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WEBB'S

Ready Reference

ON

Building and Loan Stocks,

Interest Tables, Legal Forms, and General Laws Governing Negotiable Paper.

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PREFACE.

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While the author was engaged in real estate work, and was doing work for loan associations, frequent inquiries were made of him whether or not there was any publication which gave reference tables showing the withdrawal values of installment stocks of building and loan associations, and, also, for matters of general information with regard to negotiable paper, and so on.

In deference to these inquiries, the writer has compiled a book of this nature, and included in it those things essential to people transacting business. The ready reference interest table will be found useful to those who wish to compute interest, and invaluable to those who, in business, are obliged to spend much time in these computations.

The book has passed under the scrutiny of Mr. J. H. Miller, cashier of the West Unity Banking Company, and Prof. J. H. Diebel, A. M., author of "Arithmetic by Analysis," etc., and is now placed before the public for practical use. We are thoroughly convinced as to its correctness and usefulness.

The loan associations have done much for the business of the country, creating taxable property and lessening the rate of taxation, and, also, have enabled people to build homes of their own who would otherwise have been unable to do so. We, therefore, believe that the business of these institutions will extend farther and farther, and that the people will wish to become more acquainted with the real meaning of terms employed, and with the value of their stocks.

W. R. W.

West Unity, O., 1898.

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Formula for Using Interest Tables.

The first column gives the years, the second column gives the number of months, the third column gives the day of the month and the fourth column gives the total number of days. The following columns give the amount of $1.00 from the end of one day to the end of ten years, at the various rates of interest as given at the top of each column. To find the cash value of any note or account for any length of time less than one year, multiply the number given under the same rate of interest, opposite the number of days, by the face value or principal. If the time is more than one year, add the number opposite the number of years to the number opposite the extra days, subtract one dollar, and multiply this sum by the principal, which will give the cash value. This table can be used for any time from the end of one day to the end of ten years, and for any amount.

Interest Table.

Table giving the amount of one dollar from the end of one day to the end of ten years at 3, 4, 5, 6, and 7 per cent., both simple and compound interest.

Yr	Mo.	Da. of Mo.	No. Da.	3%	4%	5%	6%	7%
		1	1	1.00008	1.00011	1.00014	1.00017	1.00020
		2	2	1.00016	1.00022	1.00028	1.00034	1.00039
		3	3	1.00025	1.00035	1.00042	1.00050	1.00059
		4	4	1.00033	1.00044	1.00056	1.00067	1.00078
		5	5	1.00041	1.00055	1.00070	1.00084	1.00098
		6	6	1.00050	1.00066	1.00084	1.00100	1.00117
		7	7	1.00058	1.00077	1.00098	1.00117	1.00137
		8	8	1.00066	1.00088	1.00112	1.00134	1.00156
		9	9	1.00075	1.00100	1.00126	1.00150	1.00176
		10	10	1.00083	1.00111	1.00139	1.00167	1.00195
		11	11	1.00091	1.00122	1.00153	1.00184	1.00215
		12	12	1.00100	1.00133	1.00167	1.00200	1.00234
		13	13	1.00108	1.00144	1.00181	1.00217	1.00254
		14	14	1.00116	1.00155	1.00195	1.00234	1.00273
		15	15	1.00125	1.00166	1.00209	1.00250	1.00292
		16	16	1.00133	1.00177	1.00223	1.00267	1.00311
		17	17	1.00141	1.00188	1.00237	1.00284	1.00331
		18	18	1.00150	1.00200	1.00251	1.00300	1.00350
		19	19	1.00158	1.00211	1.00265	1.00317	1.00370
		20	20	1.00166	1.00222	1.00278	1.00334	1.00389
		21	21	1.00175	1.00233	1.00292	1.00350	1.00409
		22	22	1.00183	1.00244	1.00306	1.00367	1.00428
		23	23	1.00191	1.00255	1.00320	1.00384	1.00448
		24	24	1.00200	1.00266	1.00334	1.00400	1.00467
		25	25	1.00208	1.00277	1.00348	1.00417	1.00487
		26	26	1.00216	1.00288	1.00362	1.00434	1.00506
		27	27	1.00225	1.00300	1.00376	1.00450	1.00526
		28	28	1.00233	1.00311	1.00390	1.00467	1.00545
		29	29	1.00241	1.00322	1.00404	1.00484	1.00565
	1	30	30	1.00250	1.00333	1.00417	1.00500	1.00583
		1	31	1.00258	1.00344	1.00431	1.00517	1.00603
		2	32	1.00266	1.00355	1.00445	1.00534	1.00622
		3	33	1.00275	1.00366	1.00459	1.00550	1.00642
		4	34	1.00283	1.00377	1.00473	1.00567	1.00661
		5	35	1.00291	1.00388	1.00487	1.00584	1.00681
		6	36	1.00300	1.00400	1.00500	1.00600	1.00700
		7	37	1.00308	1.00411	1.00514	1.00617	1.00720
		8	38	1.00316	1.00422	1.00529	1.00634	1.00739
		9	39	1.00325	1.00433	1.00543	1.00650	1.00759
		10	40	1.00333	1.00444	1.00556	1.00667	1.00778
		11	41	1.00341	1.00455	1.00570	1.00684	1.00798
		12	42	1.00350	1.00466	1.00584	1.00700	1.00817

Interest Table.—Continued.

Yr	Mo.	Da. of Mo.	No. Da.	3%	4%	5%	6%	7%
		13	43	1.00358	1.00477	1.00598	1.00717	1.00837
		14	44	1.00366	1.00488	1.00612	1.00734	1.00856
		15	45	1.00375	1.00500	1.00626	1.00750	1.00875
		16	46	1.00383	1.00511	1.00640	1.00767	1.00894
		17	47	1.00391	1.00522	1.00654	1.00784	1.00914
		18	48	1.00400	1.00533	1.00668	1.00800	1.00933
		19	49	1.00408	1.00544	1.00682	1.00817	1.00953
		20	50	1.00416	1.00555	1.00695	1.00834	1.00972
		21	51	1.00425	1.00566	1.00709	1.00850	1.00992
		22	52	1.00433	1.00577	1.00723	1.00867	1.01011
		23	53	1.00441	1.00588	1.00737	1.00884	1.01031
		24	54	1.00450	1.00600	1.00751	1.00900	1.01050
		25	55	1.00458	1.00611	1.00765	1.00917	1.01070
		26	56	1.00466	1.00622	1.00779	1.00934	1.01089
		27	57	1.00475	1.00633	1.00793	1.00950	1.01109
		28	58	1.00483	1.00644	1.00807	1.00967	1.01128
		29	59	1.00491	1.00655	1.00821	1.00984	1.01148
	2	30	60	1.00500	1.00666	1.00833	1.01000	1.01166
		1	61	1.00508	1.00677	1.00848	1.01017	1.01186
		2	62	1.00516	1.00688	1.00862	1.01034	1.01205
		3	63	1.00525	1.00700	1.00876	1.01050	1.01225
		4	64	1.00533	1.00711	1.00890	1.01067	1.01244
		5	65	1.00541	1.00722	1.00904	1.01084	1.01264
		6	66	1.00550	1.00733	1.00918	1.01100	1.01283
		7	67	1.00558	1.00744	1.00932	1.01117	1.01303
		8	68	1.00566	1.00755	1.00946	1.01134	1.01322
		9	69	1.00575	1.00766	1.00960	1.01150	1.01342
		10	70	1.00583	1.00777	1.00973	1.01167	1.01361
		11	71	1.00591	1.00788	1.00987	1.01184	1.01381
		12	72	1.00600	1.00800	1.01000	1.01200	1.01400
		13	73	1.00608	1.00811	1.01014	1.01217	1.01420
		14	74	1.00616	1.00822	1.01029	1.01234	1.01439
		15	75	1.00625	1.00833	1.01043	1.01250	1.01458
		16	76	1.00633	1.00844	1.01057	1.01267	1.01477
		17	77	1.00641	1.00855	1.01071	1.01284	1.01497
		18	78	1.00650	1.00866	1.01085	1.01300	1.01516
		19	79	1.00658	1.00877	1.01099	1.01317	1.01536
		20	80	1.00666	1.00888	1.01112	1.01334	1.01555
		21	81	1.00675	1.00900	1.01126	1.01350	1.01575
		22	82	1.00683	1.00911	1.01140	1.01367	1.01594
		23	83	1.00691	1.00922	1.01154	1.01384	1.01614
		24	84	1.00700	1.00933	1.01168	1.01400	1.01633
		25	85	1.00708	1.00944	1.01182	1.01417	1.01653
		26	86	1.00716	1.00955	1.01196	1.01434	1.01672
		27	87	1.00725	1.00966	1.01210	1.01450	1.01692
		28	88	1.00733	1.00977	1.01224	1.01467	1.01711

Interest Table.—Continued.

Yr	Mo.	Da. of Mo.	No. Da.	3%	4%	5%	6%	7%
		29	89	1.00741	1.00988	1.01238	1.01484	1.01731
	3	30	90	1.00750	1.01000	1.01250	1.01500	1.01750
		1	91	1.00758	1.01011	1.01264	1.01517	1.01770
		2	92	1.00766	1.01022	1.01278	1.01534	1.01789
		3	93	1.00775	1.01033	1.01292	1.01550	1.01809
		4	94	1.00783	1.01044	1.01306	1.01567	1.01828
		5	95	1.00791	1.01055	1.01320	1.01584	1.01848
		6	96	1.00800	1.01066	1.01334	1.01600	1.01867
		7	97	1.00808	1.01077	1.01348	1.01617	1.01887
		8	98	1.00816	1.01088	1.01362	1.01634	1.01906
		9	99	1.00825	1.01100	1.01376	1.01650	1.01926
		10	100	1.00833	1.01111	1.01389	1.01667	1.01945
		11	101	1.00841	1.01122	1.01403	1.01684	1.01965
		12	102	1.00850	1.01133	1.01417	1.01700	1.01984
		13	103	1.00858	1.01144	1.01431	1.01717	1.02004
		14	104	1.00866	1.01155	1.01445	1.01734	1.02023
		15	105	1.00875	1.01166	1.01459	1.01750	1.02042
		16	106	1.00883	1.01177	1.01473	1.01767	1.02061
		17	107	1.00891	1.01188	1.01487	1.01784	1.02081
		18	108	1.00900	1.01200	1.01500	1.01800	1.02100
		19	109	1.00908	1.01211	1.01514	1.01817	1.02120
		20	110	1.00916	1.01222	1.01528	1.01834	1.02139
		21	111	1.00925	1.01233	1.01542	1.01850	1.02159
		22	112	1.00933	1.01244	1.01556	1.01867	1.02178
		23	113	1.00941	1.01255	1.01570	1.01884	1.02198
		24	114	1.00950	1.01266	1.01584	1.01900	1.02217
		25	115	1.00958	1.01277	1.01598	1.01917	1.02237
		26	116	1.00966	1.01288	1.01612	1.01934	1.02256
		27	117	1.00975	1.01300	1.01626	1.01950	1.02276
		28	118	1.00983	1.01311	1.01640	1.01967	1.02295
		29	119	1.00991	1.01322	1.01654	1.01984	1.02315
	4	30	120	1.01000	1.01333	1.01666	1.02000	1.02333
		1	121	1.01008	1.01344	1.01680	1.02017	1.02353
		2	122	1.01016	1.01355	1.01695	1.02034	1.02372
		3	123	1.01025	1.01366	1.01709	1.02050	1.02392
		4	124	1.01033	1.01377	1.01723	1.02067	1.02411
		5	125	1.01041	1.01388	1.01737	1.02084	1.02431
		6	126	1.01050	1.01400	1.01750	1.02100	1.02450
		7	127	1.01058	1.01411	1.01765	1.02117	1.02470
		8	128	1.01066	1.01422	1.01779	1.02134	1.02489
		9	129	1.01075	1.01433	1.01793	1.02150	1.02509
		10	130	1.01083	1.01444	1.01806	1.02167	1.02528
		11	131	1.01091	1.01455	1.01820	1.02184	1.02548
		12	132	1.01100	1.01466	1.01833	1.02200	1.02566
		13	133	1.01108	1.01477	1.01848	1.02217	1.02587
		14	134	1.01116	1.01488	1.01862	1.02234	1.02606

Interest Table.—Continued.

Yr	Mo	Da. of Mo.	No. Da.	3%	4%	5%	6%	7%
		15	135	1.01125	1.01500	1.01875	1.02250	1.02625
		16	136	1.01133	1.01511	1.01890	1.02267	1.02644
		17	137	1.01141	1.01522	1.01904	1.02284	1.02664
		18	138	1.01150	1.01533	1.01918	1.02300	1.02683
		19	139	1.01158	1.01544	1.01932	1.02317	1.02703
		20	140	1.01166	1.01555	1.01944	1.02333	1.02722
		21	141	1.01175	1.01566	1.01959	1.02350	1.02742
		22	142	1.01183	1.01577	1.01973	1.02367	1.02761
		23	143	1.01191	1.01588	1.01987	1.02384	1.02781
		24	144	1.01200	1.01600	1.02000	1.02400	1.02800
		25	145	1.01208	1.01611	1.02015	1.02417	1.02820
		26	146	1.01216	1.01622	1.02029	1.02434	1.02839
		27	147	1.01225	1.01633	1.02043	1.02450	1.02859
		28	148	1.01233	1.01644	1.02057	1.02467	1.02878
		29	149	1.01241	1.01655	1.02071	1.02484	1.02898
	5	30	150	1.01250	1.01666	1.02084	1.02500	1.02916
		1	151	1.01258	1.01677	1.02098	1.02517	1.02936
		2	152	1.01266	1.01688	1.02112	1.02534	1.02955
		3	153	1.01275	1.01700	1.02125	1.02550	1.02975
		4	154	1.01283	1.01711	1.02144	1.02567	1.02994
		5	155	1.01291	1.01722	1.02154	1.02584	1.03014
		6	156	1.01300	1.01733	1.02166	1.02600	1.03033
		7	157	1.01308	1.01744	1.02182	1.02617	1.03053
		8	158	1.01316	1.01755	1.02196	1.02634	1.03072
		9	159	1.01325	1.01766	1.02210	1.02650	1.03092
		10	160	1.01333	1.01777	1.02223	1.02667	1.03111
		11	161	1.01341	1.01788	1.02237	1.02684	1.03131
		12	162	1.01350	1.01800	1.02250	1.02700	1.03150
		13	163	1.01358	1.01811	1.02265	1.02717	1.03170
		14	164	1.01366	1.01822	1.02279	1.02734	1.03189
		15	165	1.01375	1.01833	1.02293	1.02750	1.03208
		16	166	1.01383	1.01844	1.02307	1.02767	1.03227
		17	167	1.01391	1.01855	1.02321	1.02784	1.03247
		18	168	1.01400	1.01866	1.02333	1.02800	1.03266
		19	169	1.01408	1.01877	1.02349	1.02817	1.03286
		20	170	1.01416	1.01888	1.02362	1.02834	1.03305
		21	171	1.01425	1.01900	1.02375	1.02850	1.03325
		22	172	1.01433	1.01911	1.02390	1.02867	1.03344
		23	173	1.01441	1.01922	1.02404	1.02884	1.03364
		24	174	1.01450	1.01933	1.02418	1.02900	1.03383
		25	175	1.01458	1.01944	1.02432	1.02917	1.03403
		26	176	1.01466	1.01955	1.02446	1.02934	1.03422
		27	177	1.01475	1.01966	1.02460	1.02950	1.03442
		28	178	1.01483	1.01977	1.02474	1.02967	1.03461
		29	179	1.01491	1.01988	1.02488	1.02984	1.03481
	6	30	180	1.01500	1.02000	1.02500	1.03000	1.03500

Interest Table.—Continued.

Yr	Mo.	Da. of Mo.	No. Da.	3%	4%	5%	6%	7%
		1	181	1.01508	1.02011	1.02514	1.03017	1.03520
		2	182	1.01516	1.02022	1.02528	1.03034	1.03539
		3	183	1.01525	1.02033	1.02542	1.03050	1.03559
		4	184	1.01533	1.02044	1.02556	1.03067	1.03578
		5	185	1.01541	1.02055	1.02570	1.03084	1.03598
		6	186	1.01550	1.02066	1.02584	1.03100	1.03617
		7	187	1.01558	1.02077	1.02598	1.03117	1.03637
		8	188	1.01556	1.02088	1.02612	1.03134	1.03656
		9	189	1.01575	1.02100	1.02625	1.03150	1.03676
		10	190	1.01583	1.02111	1.02639	1.03167	1.03695
		11	191	1.01591	1.02122	1.02653	1.03184	1.03715
		12	192	1.01600	1.02133	1.02666	1.03200	1.03733
		13	193	1.01608	1.02144	1.02681	1.03217	1.03754
		14	194	1.01616	1.02155	1.02695	1.03234	1.03773
		15	195	1.01625	1.02166	1.02709	1.03250	1.03792
		16	196	1.01633	1.02177	1.02723	1.03267	1.03811
		17	197	1.01641	1.02188	1.02737	1.03284	1.03831
		18	198	1.01650	1.02200	1.02750	1.03300	1.03850
		19	199	1.01658	1.02211	1.02765	1.03317	1.03870
		20	200	1.01666	1.02222	1.02777	1.03333	1.03888
		21	201	1.01675	1.02233	1.02792	1.03350	1.03909
		22	202	1.01683	1.02244	1.02806	1.03367	1.03928
		23	203	1.01691	1.02255	1.02820	1.03384	1.03948
		24	204	1.01700	1.02266	1.02834	1.03400	1.03967
		25	205	1.01708	1.02277	1.02848	1.03417	1.03987
		26	206	1.01716	1.02288	1.02862	1.03434	1.04006
		27	207	1.01725	1.02300	1.02876	1.03450	1.04026
		28	208	1.01733	1.02311	1.02890	1.03467	1.04045
		29	209	1.01741	1.02322	1.02904	1.03484	1.04065
	7	30	210	1.01750	1.02333	1.02917	1.03500	1.04083
		1	211	1.01758	1.02344	1.02931	1.03517	1.04103
		2	212	1.01766	1.02355	1.02945	1.03534	1.04122
		3	213	1.01775	1.02366	1.02959	1.03550	1.04142
		4	214	1.01783	1.02377	1.02973	1.03567	1.04161
		5	215	1.01791	1.02388	1.02987	1.03584	1.04181
		6	216	1.01800	1.02400	1.03000	1.03600	1.04200
		7	217	1.01808	1.02411	1.03015	1.03617	1.04220
		8	218	1.01816	1.02422	1.03029	1.03634	1.04239
		9	219	1.01825	1.02433	1.03043	1.03650	1.04259
		10	220	1.01833	1.02444	1.03056	1.03667	1.04278
		11	221	1.01841	1.02455	1.03070	1.03684	1.04298
		12	222	1.01850	1.02466	1.03084	1.03700	1.04317
		13	223	1.01858	1.02477	1.03098	1.03717	1.04337
		14	224	1.01866	1.02488	1.03112	1.03734	1.04356
		15	225	1.01875	1.02500	1.03126	1.03750	1.04375
		16	226	1.01883	1.02511	1.03140	1.03767	1.04394

Interest Table.—Continued.

Yr	Mo.	Da. of Mo.	No. Da.	3%	4%	5%	6%	7%
		17	227	1.01891	1.02522	1.03154	1.03784	1.04414
		18	228	1.01900	1.02533	1.03168	1.03800	1.04433
		19	229	1.01908	1.02544	1.03182	1.03817	1.04453
		20	230	1.01916	1.02555	1.03195	1.03834	1.04472
		21	231	1.01925	1.02566	1.03209	1.03850	1.04492
		22	232	1.01933	1.02577	1.03223	1.03867	1.04511
		23	233	1.01941	1.02588	1.03237	1.03884	1.04531
		24	234	1.01950	1.02600	1.03250	1.03900	1.04550
		25	235	1.01958	1.02611	1.03265	1.03917	1.04570
		26	236	1.01966	1.02622	1.03279	1.03934	1.04589
		27	237	1.01975	1.02633	1.03293	1.03950	1.04609
		28	238	1.01983	1.02644	1.03307	1.03967	1.04628
		29	239	1.01991	1.02655	1.03321	1.03984	1.04648
	8	30	240	1.02000	1.02666	1.03333	1.04000	1.04666
		1	241	1.02008	1.02677	1.03348	1.04017	1.04686
		2	242	1.02016	1.02688	1.03362	1.04034	1.04705
		3	243	1.02025	1.02700	1.03375	1.04050	1.04725
		4	244	1.02033	1.02711	1.03390	1.04067	1.04744
		5	245	1.02041	1.02722	1.03404	1.04084	1.04764
		6	246	1.02050	1.02733	1.03418	1.04100	1.04783
		7	247	1.02058	1.02744	1.03432	1.04117	1.04803
		8	248	1.02066	1.02755	1.03446	1.04134	1.04822
		9	249	1.02075	1.02766	1.03460	1.04150	1.04842
		10	250	1.02083	1.02777	1.03473	1.04167	1.04861
		11	251	1.02091	1.02788	1.03487	1.04184	1.04881
		12	252	1.02100	1.02800	1.03500	1.04200	1.04900
		13	253	1.02108	1.02811	1.03514	1.04217	1.04920
		14	254	1.02116	1.02822	1.03529	1.04234	1.04939
		15	255	1.02125	1.02833	1.03543	1.04250	1.04958
		16	156	1.02133	1.02844	1.03557	1.04267	1.04977
		17	257	1.02141	1.02855	1.03571	1.04284	1.04997
		18	258	1.02150	1.02866	1.03585	1.04300	1.05016
		19	259	1.02158	1.02877	1.03599	1.04317	1.05036
		20	260	1.02166	1.02888	1.03612	1.04334	1.05055
		21	261	1.02175	1.02900	1.03625	1.04350	1.05075
		22	262	1.02183	1.02911	1.03640	1.04367	1.05094
		23	263	1.02191	1.02922	1.03654	1.04383	1.05114
		24	264	1.02200	1.02933	1.03668	1.04400	1.05133
		25	265	1.02208	1.02944	1.03682	1.04417	1.05153
		26	266	1.02216	1.02955	1.03696	1.04434	1.05172
		27	267	1.02225	1.02966	1.03710	1.04450	1.05192
		28	268	1.02233	1.02977	1.03724	1.04467	1.05211
		29	269	1.02241	1.02988	1.03738	1.04484	1.05231
	9	30	270	1.02250	1.03000	1.03750	1.04500	1.05250
		1	271	1.02258	1.03011	1.03764	1.04517	1.05270
		2	272	1.02266	1.03022	1.03778	1.04534	1.05286

Interest Table.—Continued.

Yr	Mo	Da. of Mo.	No. Da.	3%	4%	5%	6%	7%
		3	273	1.02275	1.03033	1.03792	1.04550	1.05309
		4	274	1.02283	1.03044	1.03806	1.04567	1.05328
		5	275	1.02291	1.03055	1.03820	1.04584	1.05348
		6	276	1.02300	1.03066	1.03834	1.04600	1.05367
		7	277	1.02308	1.03077	1.03848	1.04617	1.05387
		8	278	1.02316	1.03088	1.03862	1.04634	1.05406
		9	279	1.02325	1.03100	1.03876	1.04650	1.05426
		10	280	1.02333	1.03111	1.03889	1.04667	1.05445
		11	281	1.02341	1.03122	1.03903	1.04684	1.05465
		12	282	1.02350	1.03133	1.03917	1.04700	1.05484
		13	283	1.02358	1.03144	1.03931	1.04717	1.05504
		14	284	1.02366	1.03155	1.03945	1.04734	1.05523
		15	285	1.02375	1.03166	1.03959	1.04750	1.05542
		16	286	1.02383	1.03177	1.03973	1.04767	1.05561
		17	287	1.02391	1.03188	1.03987	1.04784	1.05581
		18	288	1.02400	1.03200	1.04000	1.04800	1.05600
		19	289	1.02408	1.03211	1.04014	1.04817	1.05620
		20	290	1.02416	1.03222	1.04028	1.04834	1.05639
		21	291	1.02425	1.03233	1.04042	1.04850	1.05659
		22	292	1.02433	1.03244	1.04056	1.04867	1.05678
		23	293	1.02441	1.03255	1.04070	1.04884	1.05698
		24	294	1.02450	1.03266	1.04084	1.04900	1.05717
		25	295	1.02458	1.03277	1.04098	1.04917	1.05737
		26	296	1.02466	1.03288	1.04112	1.04934	1.05756
		27	297	1.02475	1.03300	1.04125	1.04950	1.05775
		28	298	1.02483	1.03311	1.04140	1.04967	1.05795
		29	299	1.02491	1.03322	1.04154	1.04984	1.05815
	10	30	300	1.02500	1.03333	1.04166	1.05000	1.05833
		1	301	1.02508	1.03344	1.04181	1.05017	1.05853
		2	302	1.02516	1.03355	1.04195	1.05034	1.05872
		3	303	1.02525	1.03366	1.04209	1.05050	1.05892
		4	304	1.02533	1.03377	1.04223	1.05067	1.05911
		5	305	1.02541	1.03388	1.04237	1.05084	1.05931
		6	306	1.02550	1.03400	1.04251	1.05100	1.05950
		7	307	1.02558	1.03411	1.04265	1.05117	1.05970
		8	308	1.02566	1.03422	1.04279	1.05134	1.05989
		9	309	1.02575	1.03433	1.04293	1.05150	1.06009
		10	310	1.02583	1.03444	1.04306	1.05167	1.06028
		11	311	1.02591	1.03455	1.04320	1.05184	1.06048
		12	312	1.02600	1.03466	1.04333	1.05200	1.06066
		13	313	1.02608	1.03477	1.04348	1.05217	1.06087
		14	314	1.02616	1.03488	1.04362	1.05234	1.06106
		15	315	1.02625	1.03500	1.04376	1.05250	1.06125
		16	316	1.02633	1.03511	1.04390	1.05267	1.06144
		17	317	1.02641	1.03522	1.04404	1.05284	1.06164
		18	318	1.02650	1.03533	1.04418	1.05300	1.06183

Interest Table.—Continued.

Yr	Mo.	Da. of Mo.	No. Da.	3%	4%	5%	6%	7%
		19	319	1.02658	1.03544	1.04432	1.05317	1.06203
		20	320	1.02666	1.03555	1.04445	1.05334	1.06222
		21	321	1.02675	1.03566	1.04459	1.05350	1.06242
		22	322	1.02683	1.03577	1.04473	1.05367	1.06261
		23	323	1.02691	1.03588	1.04487	1.05384	1.06281
		24	324	1.02700	1.03600	1.04500	1.05400	1.06300
		25	325	1.02708	1.03611	1.04514	1.05417	1.06320
		26	326	1.02716	1.03622	1.04529	1.05434	1.06339
		27	327	1.02725	1.03633	1.04543	1.05450	1.06359
		28	328	1.02733	1.03644	1.04557	1.05467	1.06378
		29	329	1.02741	1.03655	1.04571	1.05484	1.06398
	11	30	330	1.02750	1.03666	1.04584	1.05500	1.06416
		1	331	1.02758	1.03677	1.04598	1.05517	1.06436
		2	332	1.02766	1.03688	1.04612	1.05534	1.06455
		3	333	1.02775	1.03700	1.04625	1.05550	1.06475
		4	334	1.02788	1.03711	1.04640	1.05567	1.06494
		5	335	1.02791	1.03722	1.04654	1.05584	1.06514
		6	336	1.02800	1.03733	1.04668	1.05600	1.06533
		7	337	1.02808	1.03744	1.04682	1.05617	1.06553
		8	338	1.02816	1.03755	1.04696	1.05634	1.06572
		9	339	1.02825	1.03766	1.04710	1.05650	1.06592
		10	340	1.02833	1.03777	1.04723	1.05667	1.06611
		11	341	1.02841	1.03788	1.04737	1.05684	1.06631
		12	342	1.02850	1.03800	1.04751	1.05700	1.06650
		13	343	1.02858	1.03811	1.04765	1.05717	1.06670
		14	344	1.02866	1.03822	1.04779	1.05734	1.06689
		15	345	1.02875	1.03833	1.04793	1.05750	1.06708
		16	346	1.02883	1.03844	1.04807	1.05767	1.06727
		17	347	1.02891	1.03855	1.04821	1.05784	1.06747
		18	348	1.02900	1.03866	1.04835	1.05800	1.06766
		19	349	1.02908	1.03877	1.04849	1.05817	1.06786
		20	350	1.02916	1.03888	1.04862	1.05834	1.06805
		21	351	1.02925	1.03900	1.04875	1.05850	1.06825
		22	352	1.02933	1.03911	1.04890	1.05867	1.06844
		23	353	1.02941	1.03922	1.04904	1.05884	1.06864
		24	354	1.02950	1.03933	1.04918	1.05900	1.06883
		25	355	1.02958	1.03944	1.04932	1.05917	1.06903
		26	356	1.02966	1.03955	1.04946	1.05934	1.06922
		27	357	1.02975	1.03966	1.04960	1.05950	1.06942
		28	358	1.02983	1.03977	1.04974	1.05967	1.06961
		29	359	1.02991	1.03988	1.04988	1.05984	1.06981
1	12	30	360	1.03	1.04	1.05	1.06	1.07

Interest Table.—Continued.

Yr	Mo	Da. of Mo.	No. Da.	3%	4%	5%	6%	7%
2	24		730	1.06	1.08	1.10	1.12	1.14
3	36		1095	1.09	1.12	1.15	1.18	1.21
4	48		1460	1.12	1.16	1.20	1.24	1.28
5	60		1825	1.15	1.20	1.25	1.30	1.35
6	72		2190	1.18	1.24	1.30	1.36	1.42
7	84		2555	1.21	1.28	1.35	1.42	1.49
8	96		2920	1.24	1.32	1.40	1.48	1.56
9	108		3285	1.27	1.36	1.45	1.54	1.63
10	120		3650	1.30	1.40	1.50	1.60	1.70

COMPOUND INTEREST.

1				1.03000	1.04000	1.05000	1.06000	1.07000
2				1.06090	1.08160	1.10250	1.12360	1.14490
3				1.09272	1.12486	1.15762	1.19101	1.22504
4				1.12550	1.16985	1.21550	1.26247	1.31079
5				1.15926	1.21664	1.27627	1.33821	1.40254
6				1.19403	1.26530	1.34008	1.41850	1.50071
7				1.22985	1.31591	1.40708	1.50361	1.60575
8				1.26674	1.36654	1.47743	1.59382	1.71815
9				1.30474	1.42120	1.55130	1.68944	1.83842
10				1.34388	1.47804	1.62886	1.79080	1.96710

Interest Table.

Table giving the amount of one dollar from the end of one day to the end of ten years at 8, 9, 10, 11, and 12 per cent., both simple and compound interest.

Yr	Mo.	Da. of Mo.	No. Da.	8%	9%	10%	11%	12%
		1	1	1.00022	1.00025	1.00028	1.00031	1.00034
		2	2	1.00044	1.00050	1.00056	1.00061	1.00067
		3	3	1.00066	1.00075	1.00084	1.00092	1.00101
		4	4	1.00088	1.00100	1.00112	1.00122	1.00134
		5	5	1.00111	1.00125	1.00139	1.00153	1.00168
		6	6	1.00133	1.00150	1.00167	1.00183	1.00200
		7	7	1.00155	1.00175	1.00195	1.00214	1.00234
		8	8	1.00177	1.00200	1.00223	1.00244	1.00267
		9	9	1.00199	1.00225	1.00251	1.00275	1.00301
		10	10	1.00222	1.00250	1.00278	1.00305	1.00334
		11	11	1.00244	1.00275	1.00306	1.00336	1.00368
		12	12	1.00266	1.00300	1.00333	1.00366	1.00400
		13	13	1.00288	1.00325	1.00362	1.00397	1.00434
		14	14	1.00311	1.00350	1.00390	1.00427	1.00467
		15	15	1.00333	1.00375	1.00417	1.00458	1.00501
		16	16	1.00355	1.00400	1.00445	1.00488	1.00534
		17	17	1.00377	1.00425	1.00473	1.00519	1.00568
		18	18	1.00399	1.00450	1.00501	1.00549	1.00600
		19	19	1.00422	1.00475	1.00529	1.00580	1.00634
		20	20	1.00444	1.00500	1.00556	1.00610	1.00667
		21	21	1.00466	1.00525	1.00584	1.00641	1.00701
		22	22	1.00488	1.00550	1.00612	1.00671	1.00734
		23	23	1.00511	1.00575	1.00640	1.00702	1.00768
		24	24	1.00533	1.00600	1.00668	1.00732	1.00800
		25	25	1.00555	1.00625	1.00695	1.00763	1.00834
		26	26	1.00577	1.00650	1.00723	1.00793	1.00867
		27	27	1.00599	1.00675	1.00751	1.00824	1.00901
		28	28	1.00622	1.00700	1.00779	1.00854	1.00934
		29	29	1.00644	1.00725	1.00807	1.00885	1.00968
	1	30	30	1.00666	1.00750	1.00833	1.00916	1.01000
		1	31	1.00688	1.00775	1.00861	1.00947	1.01034
		2	32	1.00711	1.00800	1.00889	1.00977	1.01067
		3	33	1.00733	1.00825	1.00917	1.01008	1.01101
		4	34	1.00755	1.00850	1.00945	1.01038	1.01134
		5	35	1.00777	1.00875	1.00972	1.01069	1.01168
		6	36	1.00800	1.00900	1.01000	1.01100	1.01200
		7	37	1.00822	1.00925	1.01028	1.01130	1.01234
		8	38	1.00844	1.00950	1.01056	1.01160	1.01267
		9	39	1.00866	1.00975	1.01084	1.01191	1.01301
		10	40	1.00888	1.01000	1.01111	1.01221	1.01334
		11	41	1.00911	1.01025	1.01139	1.01252	1.01368
		12	42	1.00933	1.01050	1.01167	1.01282	1.01400

Interest Table.—Continued.

Yr	Mo.	Da. of Mo.	No. Da.	8%	9%	10%	11%	12%
		13	43	1.00955	1.01075	1.01195	1.01313	1.01434
		14	44	1.00977	1.01100	1.01223	1.01343	1.01467
		15	45	1.01000	1.01125	1.01250	1.01375	1.01500
		16	46	1.01022	1.01150	1.01278	1.01405	1.01534
		17	47	1.01044	1.01175	1.01306	1.01436	1.01568
		18	48	1.01066	1.01200	1.01333	1.01466	1.01600
		19	49	1.01088	1.01225	1.01362	1.01497	1.01634
		20	50	1.01111	1.01250	1.01389	1.01527	1.01667
		21	51	1.01133	1.01275	1.01417	1.01558	1.01700
		22	52	1.01155	1.01300	1.01445	1.01558	1.01734
		23	53	1.01177	1.01325	1.01473	1.01619	1.01768
		24	54	1.01200	1.01350	1.01500	1.01649	1.01800
		25	55	1.01222	1.01375	1.01528	1.01680	1.01834
		26	56	1.01244	1.01400	1.01556	1.01710	1.01867
		27	57	1.01266	1.01425	1.01584	1.01741	1.01900
		28	58	1.01288	1.01450	1.01612	1.01771	1.01934
		29	59	1.01311	1.01475	1.01640	1.01802	1.01968
	2	30	60	1.01333	1.01500	1.01666	1.01833	1.02000
		1	61	1.01355	1.01525	1.01694	1.01863	1.02034
		2	62	1.01377	1.01550	1.01722	1.01894	1.02067
		3	63	1.01399	1.01575	1.01750	1.01924	1.02100
		4	64	1.01422	1.01600	1.01778	1.01955	1.02134
		5	65	1.01444	1.01625	1.01805	1.01985	1.02168
		6	66	1.01466	1.01650	1.01833	1.02016	1.02200
		7	67	1.01488	1.01675	1.01861	1.02046	1.02234
		8	68	1.01511	1.01700	1.01889	1.02077	1.02267
		9	69	1.01533	1.01725	1.01917	1.02107	1.02300
		10	70	1.01555	1.01750	1.01944	1.02138	1.02334
		11	71	1.01577	1.01775	1.01972	1.02168	1.02368
		12	72	1.01600	1.01800	1.02000	1.02200	1.02400
		13	73	1.01622	1.01825	1.02028	1.02219	1.02434
		14	74	1.01644	1.01850	1.02056	1.02250	1.02467
		15	75	1.01666	1.01875	1.02083	1.02290	1.02500
		16	76	1.01688	1.01900	1.02111	1.02321	1.02534
		17	77	1.01711	1.01925	1.02139	1.02351	1.02568
		18	78	1.01733	1.01950	1.02167	1.02382	1.02600
		19	79	1.01755	1.01975	1.02195	1.02412	1.02634
		20	80	1.01777	1.02000	1.02222	1.02444	1.02666
		21	81	1.01800	1.02025	1.02250	1.02475	1.02700
		22	82	1.01822	1.02050	1.02278	1.02504	1.02734
		23	83	1.01844	1.02075	1.02306	1.02534	1.02768
		24	84	1.01866	1.02100	1.02333	1.02566	1.02800
		25	85	1.01888	1.02125	1.02361	1.02595	1.02834
		26	86	1.01911	1.02150	1.02389	1.02626	1.02867
		27	87	1.01933	1.02175	1.02417	1.02656	1.02900
		28	88	1.01955	1.02200	1.02445	1.02687	1.02934

Interest Table.—Continued.

Yr	Mo	Da. of Mo.	No. Da.	8%	9%	10%	11%	12%
		29	89	1.01977	1.02225	1.02473	1.02717	1.02968
	3	30	90	1.02000	1.02250	1.02500	1.02750	1.03000
		1	91	1.02022	1.02275	1.02528	1.02780	1.03034
		2	92	1.02044	1.02300	1.02556	1.02811	1.03067
		3	93	1.02066	1.02325	1.02584	1.02841	1.03100
		4	94	1.02088	1.02350	1.02612	1.02872	1.03134
		5	95	1.02111	1.02375	1.02639	1.02902	1.03168
		6	96	1.02133	1.02400	1.02666	1.02933	1.03200
		7	97	1.02155	1.02425	1.02695	1.02963	1.03234
		8	98	1.02177	1.02450	1.02723	1.02994	1.03267
		9	99	1.02200	1.02475	1.02750	1.03025	1.03300
		10	100	1.02222	1.02500	1.02778	1.03055	1.03334
		11	101	1.02244	1.02525	1.02805	1.03085	1.03368
		12	102	1.02266	1.02550	1.02833	1.03116	1.03400
		13	103	1.02288	1.02575	1.02861	1.03146	1.03434
		14	104	1.02311	1.02600	1.02889	1.03177	1.03467
		15	105	1.02333	1.02625	1.02916	1.03207	1.03500
		16	106	1.02355	1.02650	1.02944	1.03238	1.03534
		17	107	1.02377	1.02675	1.02972	1.03268	1.03568
		18	108	1.02400	1.02700	1.03000	1.03300	1.03600
		19	109	1.02422	1.02725	1.03028	1.03331	1.03634
		20	110	1.02444	1.02750	1.03055	1.03360	1.03667
		21	111	1.02466	1.02775	1.03083	1.03390	1.03700
		22	112	1.02488	1.02800	1.03111	1.03421	1.03734
		23	113	1.02511	1.02825	1.03139	1.03451	1.03768
		24	114	1.02533	1.02850	1.03167	1.03482	1.03800
		25	115	1.02555	1.02875	1.03194	1.03512	1.03834
		26	116	1.02577	1.02900	1.03222	1.03543	1.03867
		27	117	1.02600	1.02925	1.03250	1.03573	1.03900
		28	118	1.02622	1.02950	1.03278	1.03604	1.03934
		29	119	1.02644	1.02975	1.03306	1.03634	1.03968
	4	30	120	1.02666	1.03000	1.03333	1.03666	1.04000
		1	121	1.02688	1.03025	1.03360	1.03696	1.04034
		2	122	1.02711	1.03050	1.03388	1.03727	1.04067
		3	123	1.02733	1.03075	1.03416	1.03757	1.04100
		4	124	1.02755	1.03100	1.03444	1.03788	1.04134
		5	125	1.02777	1.03125	1.03471	1.03818	1.04168
		6	126	1.02800	1.03150	1.03500	1.03850	1.04200
		7	127	1.02822	1.03175	1.03527	1.03879	1.04234
		8	128	1.02844	1.03200	1.03555	1.03910	1.04267
		9	129	1.02866	1.03225	1.03583	1.03940	1.04300
		10	130	1.02888	1.03250	1.03610	1.03971	1.04334
		11	131	1.02911	1.03275	1.03638	1.04000	1.04368
		12	132	1.02933	1.03300	1.03666	1.04031	1.04400
		13	133	1.02955	1.03325	1.03694	1.04062	1.04434
		14	134	1.02977	1.03350	1.03722	1.04093	1.04467

Interest Table.—Continued.

Yr	Mo.	Da. of Mo.	No. Da.	8%	9%	10%	11%	12%
		15	135	1.03000	1.03375	1.03750	1.04125	1.04500
		16	136	1.03022	1.03400	1.03777	1.04155	1.04534
		17	137	1.03044	1.03425	1.03805	1.04185	1.04568
		18	138	1.03066	1.03450	1.03833	1.04216	1.04600
		19	139	1.03088	1.03475	1.03861	1.04246	1.04634
		20	140	1.03111	1.03500	1.03888	1.04277	1.04667
		21	141	1.03133	1.03525	1.03916	1.04307	1.04700
		22	142	1.03155	1.03550	1.03944	1.04338	1.04734
		23	143	1.03177	1.03575	1.03972	1.04368	1.04768
		24	144	1.03200	1.03600	1.04000	1.04400	1.04800
		25	145	1.03222	1.03625	1.04028	1.04431	1.04834
		26	146	1.03244	1.03650	1.04055	1.04460	1.04867
		27	147	1.03266	1.03675	1.04083	1.04491	1.04900
		28	148	1.03288	1.03700	1.04111	1.04521	1.04934
		29	149	1.03311	1.03725	1.04139	1.04552	1.04968
	5	30	150	1.03333	1.03750	1.04165	1.04583	1.05000
		1	151	1.03355	1.03775	1.04193	1.04614	1.05034
		2	152	1.03377	1.03800	1.04221	1.04644	1.05067
		3	153	1.03400	1.03825	1.04250	1.04675	1.05100
		4	154	1.03422	1.03850	1.04277	1.04705	1.05134
		5	155	1.03444	1.03875	1.04304	1.04736	1.05168
		6	156	1.03466	1.03900	1.04333	1.04766	1.05200
		7	157	1.03488	1.03925	1.04360	1.04797	1.05234
		8	158	1.03511	1.03950	1.04388	1.04827	1.05267
		9	159	1.03533	1.03975	1.04416	1.04858	1.05300
		10	160	1.03555	1.04000	1.04444	1.04888	1.05333
		11	161	1.03577	1.04025	1.04471	1.04919	1.05368
		12	162	1.03600	1.04050	1.04500	1.04950	1.05400
		13	163	1.03622	1.04075	1.04528	1.04981	1.05434
		14	164	1.03644	1.04100	1.04555	1.05010	1.05467
		15	165	1.03666	1.04125	1.04582	1.05041	1.05500
		16	166	1.03688	1.04150	1.04610	1.05071	1.05534
		17	167	1.03711	1.04175	1.04638	1.05102	1.05568
		18	168	1.03733	1.04200	1.04666	1.05133	1.05600
		19	169	1.03755	1.04225	1.04694	1.05163	1.05634
		20	170	1.03777	1.04250	1.04721	1.05193	1.05667
		21	171	1.03800	1.04275	1.04750	1.05225	1.05700
		22	172	1.03822	1.04300	1.04777	1.05254	1.05734
		23	173	1.03844	1.04325	1.04805	1.05285	1.05768
		24	174	1.03866	1.04350	1.04833	1.05315	1.05800
		25	175	1.03888	1.04375	1.04860	1.05346	1.05834
		26	176	1.03911	1.04400	1.04888	1.05376	1.05867
		27	177	1.03933	1.04425	1.04916	1.05407	1.05900
		28	178	1.03955	1.04450	1.04944	1.05437	1.05934
		29	179	1.03977	1.04475	1.04972	1.05468	1.05968
	6	30	180	1.04000	1.04500	1.05000	1.05500	1.06000

Interest Table.—Continued.

Yr	Mo	Da. of Mo.	No. Da.	8%	9%	10%	11%	12%
		1	181	1.04022	1.04525	1.05028	1.05531	1.06034
		2	182	1.04044	1.04550	1.05056	1.05561	1.06067
		3	183	1.04066	1.04575	1.05084	1.05592	1.06100
		4	184	1.04088	1.04600	1.05112	1.05622	1.06134
		5	185	1.04111	1.04625	1.05139	1.05653	1.06163
		6	186	1.04133	1.04650	1.05167	1.05683	1.06200
		7	187	1.04155	1.04675	1.05195	1.05714	1.06234
		8	188	1.04177	1.04700	1.05223	1.05744	1.06267
		9	189	1.04200	1.04725	1.05251	1.05775	1.06300
		10	190	1.04222	1.04750	1.05278	1.05805	1.06334
		11	191	1.04244	1.04775	1.05306	1.05836	1.06368
		12	192	1.04266	1.04800	1.05333	1.05866	1.06400
		13	193	1.04288	1.04825	1.05362	1.05897	1.06434
		14	194	1.04311	1.04850	1.05390	1.05927	1.06467
		15	195	1.04333	1.04875	1.05417	1.05958	1.06500
		16	196	1.04355	1.04900	1.05445	1.05983	1.06534
		17	197	1.04377	1.04925	1.05473	1.06019	1.06568
		18	198	1.04400	1.04950	1.05500	1.06050	1.06600
		19	199	1.04422	1.04975	1.05528	1.06080	1.06634
		20	200	1.04444	1.05000	1.05555	1.06110	1.06666
		21	201	1.04466	1.05025	1.05584	1.06141	1.06700
		22	202	1.04488	1.05050	1.05612	1.06171	1.06734
		23	203	1.04511	1.05075	1.05640	1.06202	1.06768
		24	204	1.04533	1.05100	1.05668	1.06263	1.06800
		25	205	1.04555	1.05125	1.05695	1.06263	1.06834
		26	206	1.04577	1.05150	1.05723	1.06293	1.06867
		27	207	1.04600	1.05175	1.05751	1.06324	1.06900
		28	208	1.04622	1.05200	1.05779	1.06354	1.06934
		29	209	1.04644	1.05225	1.05807	1.06385	1.06968
	7	30	210	1.04666	1.05250	1.05833	1.06416	1.07000
		1	211	1.04688	1.05275	1.05861	1.06447	1.07034
		2	212	1.04711	1.05300	1.05889	1.06477	1.07067
		3	213	1.04733	1.05325	1.05917	1.06508	1.07100
		4	214	1.04755	1.05350	1.05945	1.06538	1.07134
		5	215	1.04777	1.05375	1.05972	1.06569	1.07168
		6	216	1.04800	1.05400	1.06000	1.06600	1.07200
		7	217	1.04822	1.05425	1.06028	1.06631	1.07234
		8	218	1.04844	1.05450	1.06056	1.06660	1.07267
		9	219	1.04866	1.05475	1.06084	1.06691	1.07300
		10	220	1.04888	1.05500	1.06111	1.06721	1.07334
		11	221	1.04911	1.05525	1.06139	1.06752	1.07368
		12	222	1.04933	1.05550	1.06166	1.06782	1.07400
		13	223	1.04955	1.05575	1.06195	1.06813	1.07434
		14	224	1.04977	1.05600	1.06223	1.06843	1.07467
		15	225	1.05000	1.05625	1.06250	1.06875	1.07500
		16	226	1.05022	1.05650	1.06278	1.06905	1.07534

Interest Table.—Continued.

Yr	Mo	Da. of Mo.	No. Da.	8%	9%	10%	11%	12%
		17	227	1.05044	1.05675	1.06305	1.06936	1.07568
		18	228	1.05066	1.05700	1.06333	1.06966	1.07600
		19	229	1.05088	1.05725	1.06362	1.06997	1.07634
		20	230	1.05111	1.05750	1.06389	1.07027	1.07667
		21	231	1.05133	1.05775	1.06417	1.07058	1.07700
		22	232	1.05155	1.05800	1.06445	1.07088	1.07734
		23	233	1.05177	1.05825	1.06473	1.07119	1.07768
		24	234	1.05200	1.05850	1.06500	1.07150	1.07800
		25	235	1.05222	1.05875	1.06528	1.07180	1.07834
		26	236	1.05244	1.05900	1.06556	1.07210	1.07867
		27	237	1.05266	1.05925	1.06584	1.07241	1.07900
		28	238	1.05288	1.05950	1.06612	1.07271	1.07934
		29	239	1.05311	1.05975	1.06640	1.07302	1.07968
	8	30	240	1.05333	1.06000	1.06666	1.07333	1.08000
		1	241	1.05355	1.06025	1.06694	1.07364	1.08034
		2	242	1.05377	1.06050	1.06722	1.07394	1.08067
		3	243	1.05400	1.06075	1.06750	1.07425	1.08100
		4	244	1.05422	1.06100	1.06778	1.07455	1.08134
		5	245	1.05444	1.06125	1.06805	1.07486	1.08168
		6	246	1.05466	1.06150	1.06833	1.07516	1.08200
		7	247	1.05488	1.06175	1.06861	1.07547	1.08234
		8	248	1.05511	1.06200	1.06889	1.07577	1.08267
		9	249	1.05533	1.06225	1.06917	1.07608	1.08300
		10	250	1.05555	1.06250	1.06944	1.07638	1.08234
		11	251	1.05577	1.06275	1.06972	1.07669	1.08368
		12	252	1.05600	1.06300	1.07000	1.07700	1.08400
		13	253	1.05622	1.06325	1.07028	1.07731	1.08434
		14	254	1.05644	1.06350	1.07056	1.07760	1.08467
		15	255	1.05666	1.06375	1.07083	1.07791	1.08500
		16	256	1.05688	1.06400	1.07111	1.07821	1.08534
		17	257	1.05711	1.06425	1.07139	1.07852	1.08568
		18	258	1.05733	1.06450	1.07167	1.07882	1.08600
		19	259	1.05755	1.06475	1.07195	1.07913	1.08634
		20	260	1.05777	1.06500	1.07222	1.07943	1.08667
		21	261	1.05800	1.06525	1.07250	1.07975	1.08700
		22	262	1.05822	1.06550	1.07278	1.08004	1.08734
		23	263	1.05844	1.06575	1.07306	1.08035	1.08768
		24	264	1.05866	1.06600	1.07333	1.08066	1.08800
		25	265	1.05888	1.06625	1.07361	1.08096	1.08834
		26	266	1.05911	1.06650	1.07389	1.08126	1.08867
		27	267	1.05933	1.06675	1.07417	1.08157	1.08900
		28	268	1.05955	1.06700	1.07445	1.08187	1.08934
		29	269	1.05977	1.06725	1.07473	1.08218	1.08968
	9	30	270	1.06000	1.06750	1.07500	1.08250	1.09000
		1	271	1.06022	1.06775	1.07528	1.08281	1.09034
		2	272	1.06044	1.06800	1.07556	1.08311	1.09067

Interest Table.—Continued.

Yr	Mo.	Da. of Mo.	No. Da.	8%	9%	10%	11%	12%
		3	273	1.06066	1.06825	1.07584	1.08342	1.09100
		4	274	1.06088	1.06850	1.07612	1.08372	1.09134
		5	275	1.06111	1.06875	1.07639	1.08403	1.09168
		6	276	1.06133	1.06900	1.07667	1.08433	1.09200
		7	277	1.06155	1.06925	1.07695	1.08464	1.09234
		8	278	1.06177	1.06950	1.07723	1.08494	1.09267
		9	279	1.06200	1.06975	1.07750	1.08525	1.09300
		10	280	1.06222	1.07000	1.07778	1.08555	1.09334
		11	281	1.06244	1.07025	1.07806	1.08586	1.09368
		12	282	1.06266	1.07050	1.07834	1.08616	1.09400
		13	283	1.06288	1.07075	1.07862	1.08647	1.09434
		14	284	1.06311	1.07100	1.07890	1.08677	1.09467
		15	285	1.06333	1.07125	1.07917	1.08708	1.09500
		16	286	1.06355	1.07150	1.07945	1.08738	1.09534
		17	287	1.06377	1.07175	1.07973	1.08769	1.09568
		18	288	1.06400	1.07200	1.08000	1.08800	1.09600
		19	289	1.06422	1.07225	1.08028	1.08831	1.09634
		20	290	1.06444	1.07250	1.08055	1.08860	1.09667
		21	291	1.06466	1.07275	1.08083	1.08891	1.09700
		22	292	1.06488	1.07300	1.08111	1.08921	1.09734
		23	293	1.06511	1.07325	1.08139	1.08952	1.09768
		24	294	1.06533	1.07350	1.08167	1.08982	1.09800
		25	295	1.06555	1.07375	1.08194	1.09013	1.09834
		26	296	1.06577	1.07400	1.08222	1.09043	1.09867
		27	297	1.06600	1.07425	1.08250	1.09075	1.09900
		28	298	1.06622	1.07450	1.08278	1.09104	1.09934
		29	299	1.06644	1.07475	1.08306	1.09135	1.09963
	10	30	300	1.06666	1.07500	1.08333	1.09166	1.10000
		1	301	1.06688	1.07525	1.08361	1.09197	1.10034
		2	302	1.06711	1.07550	1.08389	1.09227	1.10067
		3	303	1.06733	1.07575	1.08417	1.09258	1.10100
		4	304	1.06755	1.07600	1.08445	1.09288	1.10134
		5	305	1.06777	1.07625	1.08472	1.09319	1.10168
		6	306	1.06800	1.07650	1.08500	1.09349	1.10200
		7	307	1.06822	1.07675	1.08528	1.09380	1.10234
		8	308	1.06844	1.07700	1.08556	1.09410	1.10267
		9	309	1.06866	1.07725	1.08584	1.09441	1.10300
		10	310	1.06888	1.07750	1.08611	1.09471	1.10334
		11	311	1.06911	1.07775	1.08639	1.09502	1.10368
		12	312	1.06933	1.07800	1.08667	1.09532	1.10400
		13	313	1.06955	1.07825	1.08695	1.09563	1.10434
		14	314	1.06977	1.07850	1.08723	1.09593	1.10467
		15	315	1.07000	1.07875	1.08750	1.09625	1.10500
		16	316	1.07022	1.07900	1.08778	1.09655	1.10534
		17	317	1.07044	1.07925	1.08806	1.09686	1.10568
		18	318	1.07066	1.07950	1.08834	1.09716	1.10600

Interest Table.—Continued.

Yr	Mo.	Da. of Mo.	No. Da.	8%	9%	10%	11%	12%
		19	319	1.07088	1.07975	1.08862	1.09747	1.10634
		20	320	1.07111	1.08000	1.08889	1.09777	1.10667
		21	321	1.07133	1.08025	1.08917	1.09808	1.10700
		22	322	1.07155	1.08050	1.08945	1.09838	1.10734
		23	323	1.07177	1.08075	1.08973	1.09869	1.10768
		24	324	1.07200	1.08100	1.09000	1.09900	1.10800
		25	325	1.07222	1.08125	1.09028	1.09931	1.10834
		26	326	1.07244	1.08150	1.09056	1.09960	1.10867
		27	327	1.07266	1.08175	1.09084	1.09991	1.10900
		28	328	1.07288	1.08200	1.09112	1.10021	1.10934
		29	329	1.07311	1.08225	1.09140	1.10052	1.10968
	11	30	330	1.07333	1.08250	1.09166	1.10083	1.11000
		1	331	1.07355	1.08275	1.09195	1.10114	1.11034
		2	332	1.07377	1.08300	1.09223	1.10144	1.11067
		3	333	1.07400	1.08325	1.09251	1.10175	1.11100
		4	334	1.07422	1.08350	1.09279	1.10205	1.11134
		5	335	1.07444	1.08375	1.09306	1.10236	1.11168
		6	336	1.07466	1.08400	1.09334	1.10266	1.11200
		7	337	1.07488	1.08425	1.09362	1.10297	1.11234
		8	338	1.07511	1.08450	1.09390	1.10327	1.11267
		9	339	1.07533	1.08475	1.09418	1.10358	1.11300
		10	340	1.07555	1.08500	1.09445	1.10388	1.11334
		11	341	1.07577	1.08525	1.09473	1.10419	1.11368
		12	342	1.07600	1.08550	1.09500	1.10449	1.11400
		13	343	1.07622	1.08575	1.09528	1.10480	1.11434
		14	344	1.07644	1.08600	1.09557	1.10510	1.11467
		15	345	1.07666	1.08625	1.09584	1.10541	1.11500
		16	346	1.07688	1.08650	1.09612	1.10571	1.11534
		17	347	1.07711	1.08675	1.09640	1.10602	1.11568
		18	348	1.07733	1.08700	1.09668	1.10632	1.11600
		19	349	1.07755	1.08725	1.09696	1.10663	1.11634
		20	350	1.07777	1.08750	1.09723	1.10693	1.11667
		21	351	1.07800	1.08775	1.09751	1.10724	1.11700
		22	352	1.07822	1.08800	1.09779	1.10754	1.11734
		23	353	1.07844	1.08825	1.09807	1.10785	1.11768
		24	354	1.07866	1.08850	1.09835	1.10815	1.11800
		25	355	1.07888	1.08875	1.09862	1.10846	1.11834
		26	356	1.07911	1.08900	1.09890	1.10876	1.11867
		27	357	1.07933	1.08925	1.09918	1.10907	1.11900
		28	358	1.07955	1.08950	1.09946	1.10937	1.11934
		29	359	1.07977	1.08975	1.09974	1.10968	1.11968
1	12	30	360	1.08	1.09	1.10	1.11	1.12

Interest Table.—Continued.

Yr	Mo.	Da. of Mo.	No. Da.	8%	9%	10%	11%	12%
2	24		730	1.16	1.18	1.20	1.22	1.24
3	36		1095	1.24	1.27	1.30	1.33	1.36
4	48		1460	1.32	1.36	1.40	1.44	1.48
5	60		1825	1.40	1.45	1.50	1.55	1.60
6	72		2190	1.48	1.54	1.60	1.66	1.72
7	84		2555	1.56	1.63	1.70	1.77	1.84
8	96		2920	1.64	1.72	1.80	1.88	1.96
9	108		3285	1.72	1.81	1.90	1.99	2.08
10	120		3650	1.80	1.90	2.00	2.10	2.20

COMPOUND INTEREST.

1				1.08000	1.09000	1.10000	1.11000	1.12000
2				1.16640	1.18810	1.21000	1.23210	1.25440
3				1.25971	1.29502	1.33100	1.36763	1.40492
4				1.36048	1.41157	1.46310	1.51806	1.57351
5				1.46933	1.53861	1.60941	1.68504	1.76233
6				1.58687	1.67708	1.77035	1.87039	1.97380
7				1.71381	1.82801	1.94738	2.07613	2.21065
8				1.85091	1.99253	2.14211	2.30450	2.47592
9				1.99898	2.17185	2.35632	2.55799	2.77303
10				2.15889	2.36731	2.59195	2.83936	3.10579

Formula for Time Table.

This table applies to ordinary year only. For leap year, one day must be added to February.

Example:—To find the number of days between July 5, 1893, and April 7, 1894. The figures opposite the fifth day of July, in same column, are 186. Subtract this number from the number opposite the following seventh day of April, which is 462, and the result is 276, the number of days from July 5, 1893, to April 7, 1894.

Number of Days in Each Month.

January	31
February (in leap year, 29)	28
March	31
April	30
May	31
June	30
July	31
August	31
September	30
October	31
November	30
December	31

Leap Years.

All years divisible by four are leap years, excepting those ending with 00, which must be divisible by four hundred.

Time Table.

Jan.		Feb.		Mar.		Apr.		May		June		July		Aug.		Sep.		Oct.		Nov.		Dec.	
1	1	1	32	1	60	1	91	1	121	1	152	1	182	1	213	1	244	1	274	1	305	1	335
2	2	2	33	2	61	2	92	2	122	2	153	2	183	2	214	2	245	2	275	2	306	2	336
3	3	3	34	3	62	3	93	3	123	3	154	3	184	3	215	3	246	3	276	3	307	3	337
4	4	4	35	4	63	4	94	4	124	4	155	4	185	4	216	4	247	4	277	4	308	4	338
5	5	5	36	5	64	5	95	5	125	5	156	5	186	5	217	5	248	5	278	5	309	5	339
6	6	6	37	6	65	6	96	6	126	6	157	6	187	6	218	6	249	6	279	6	310	6	340
7	7	7	38	7	66	7	97	7	127	7	158	7	188	7	219	7	250	7	280	7	311	7	341
8	8	8	39	8	67	8	98	8	128	8	159	8	189	8	220	8	251	8	281	8	312	8	342
9	9	9	40	9	68	9	99	9	129	9	160	9	190	9	221	9	252	9	282	9	313	9	343
10	10	10	41	10	69	10	100	10	130	10	161	10	191	10	222	10	253	10	283	10	314	10	344
11	11	11	42	11	70	11	101	11	131	11	162	11	192	11	223	11	254	11	284	11	315	11	345
12	12	12	43	12	71	12	102	12	132	12	163	12	193	12	224	12	255	12	285	12	316	12	346
13	13	13	44	13	72	13	103	13	133	13	164	13	194	13	225	13	256	13	286	13	317	13	347
14	14	14	45	14	73	14	104	14	134	14	165	14	195	14	226	14	257	14	287	14	318	14	348
15	15	15	46	15	74	15	105	15	135	15	166	15	196	15	227	15	258	15	288	15	319	15	349
16	16	16	47	16	75	16	106	16	136	16	167	16	197	16	228	16	259	16	289	16	320	16	350
17	17	17	48	17	76	17	107	17	137	17	168	17	198	17	229	17	260	17	290	17	321	17	351
18	18	18	49	18	77	18	108	18	138	18	169	18	199	18	230	18	261	18	291	18	322	18	352
19	19	19	50	19	78	19	109	19	139	19	170	19	200	19	231	19	262	19	292	19	323	19	353
20	20	20	51	20	79	20	110	20	140	20	171	20	201	20	232	20	263	20	293	20	324	20	354
21	21	21	52	21	80	21	111	21	141	21	172	21	202	21	233	21	264	21	294	21	325	21	355
22	22	22	53	22	81	22	112	22	142	22	173	22	203	22	234	22	265	22	295	22	326	22	356
23	23	23	54	23	82	23	113	23	143	23	174	23	204	23	235	23	266	23	296	23	327	23	357
24	24	24	55	24	83	24	114	24	144	24	175	24	205	24	236	24	267	24	297	24	328	24	358
25	25	25	56	25	84	25	115	25	145	25	176	25	206	25	237	25	268	25	298	25	329	25	359
26	26	26	57	26	85	26	116	26	146	26	177	26	207	26	238	26	269	26	299	26	330	26	360
27	27	27	58	27	86	27	117	27	147	27	178	27	208	27	239	27	270	27	300	27	331	27	361
28	28	28	59	28	87	28	118	28	148	28	179	28	209	28	240	28	271	28	301	28	332	28	362
29	29			29	88	29	119	29	149	29	180	29	210	29	241	29	272	29	302	29	333	29	363
30	30			30	89	30	120	30	150	30	181	30	211	30	242	30	273	30	303	30	334	30	364
31	31			31	90			31	151			31	212	31	243			31	304			31	365

Jan.		Feb.		Mar.		Apr.		May		June		July		Aug.		Sep.		Oct.		Nov.		Dec.	
1	366	1	397	1	425	1	456	1	486	1	517	1	547	1	578	1	609	1	639	1	670	1	700
2	367	2	398	2	426	2	457	2	487	2	518	2	548	2	579	2	610	2	640	2	671	2	701
3	368	3	399	3	427	3	458	3	488	3	519	3	549	3	580	3	611	3	641	3	672	3	702
4	369	4	400	4	428	4	459	4	489	4	520	4	550	4	581	4	612	4	642	4	673	4	703
5	370	5	401	5	429	5	460	5	490	5	521	5	551	5	582	5	613	5	643	5	674	5	704
6	371	6	402	6	430	6	461	6	491	6	522	6	552	6	583	6	614	6	644	6	675	6	705
7	372	7	403	7	431	7	462	7	492	7	523	7	553	7	584	7	615	7	645	7	676	7	706
8	373	8	404	8	432	8	463	8	493	8	524	8	554	8	585	8	616	8	646	8	677	8	707
9	374	9	405	9	433	9	464	9	494	9	525	9	555	9	586	9	617	9	647	9	678	9	708
10	375	10	406	10	434	10	465	10	495	10	526	10	556	10	587	10	618	10	648	10	679	10	709
11	376	11	407	11	435	11	466	11	496	11	527	11	557	11	588	11	619	11	649	11	680	11	710
12	377	12	408	12	436	12	467	12	497	12	528	12	558	12	589	12	620	12	650	12	681	12	711
13	378	13	409	13	437	13	468	13	498	13	529	13	559	13	590	13	621	13	651	13	682	13	712
14	379	14	410	14	438	14	469	14	499	14	530	14	560	14	591	14	622	14	652	14	683	14	713
15	380	15	411	15	439	15	470	15	500	15	531	15	561	15	592	15	623	15	653	15	684	15	714
16	381	16	412	16	440	16	471	16	501	16	532	16	562	16	593	16	624	16	654	16	685	16	715
17	382	17	413	17	441	17	472	17	502	17	533	17	563	17	594	17	625	17	655	17	686	17	716
18	383	18	414	18	442	18	473	18	503	18	534	18	564	18	595	18	626	18	656	18	687	18	717
19	384	19	415	19	443	19	474	19	504	19	535	19	565	19	596	19	627	19	657	19	688	19	718
20	385	20	416	20	444	20	475	20	505	20	536	20	566	20	597	20	628	20	658	20	689	20	719
21	386	21	417	21	445	21	476	21	506	21	537	21	567	21	598	21	629	21	659	21	690	21	720
22	387	22	418	22	446	22	477	22	507	22	538	22	568	22	599	22	630	22	660	22	691	22	721
23	388	23	419	23	447	23	478	23	508	23	539	23	569	23	600	23	631	23	661	23	692	23	722
24	389	24	420	24	448	24	479	24	509	24	540	24	570	24	601	24	632	24	662	24	693	24	723
25	390	25	421	25	449	25	480	25	510	25	541	25	571	25	602	25	633	25	663	25	694	25	724
26	391	26	422	26	450	26	481	26	511	26	542	26	572	26	603	26	634	26	664	26	695	26	725
27	392	27	423	27	451	27	482	27	512	27	543	27	573	27	604	27	635	27	665	27	696	27	726
28	393	28	424	28	452	28	483	28	513	28	544	28	574	28	605	28	636	28	666	28	697	28	727
29	394			29	453	29	484	29	514	29	545	29	575	29	606	29	637	29	667	29	698	29	728
30	395			30	454	30	485	30	515	30	546	30	576	30	607	30	638	30	668	30	699	30	729
31	396			31	455			31	516			31	577	31	608			31	669			31	730

Formula for Building and Loan Tables.

When the company pays the same rate of interest (or dividend) while the stock has been running, refer to the number in the first column, which is designated as months, corresponding with the number of months that the stock has been in force. Opposite this number, in the column of the same rate as the company pays, will be given the cash or withdrawal value of one share of stock. When the withdrawal value of more than one share is desired, multiply the withdrawal value of one share by the number of shares.

Sometimes the company's dividends are irregular. For example, suppose you have one share of stock on which you pay fifty cents per month, the stock having been in force sixty-five months. The first two years, or twenty-four months, the company paid an 8% dividend; the third year, or twelve months, the company paid a 7% dividend; the fourth year, or twelve months, they paid an 8% dividend; the last year and five months, or seventeen months, they paid a 9% dividend. At the end of the first two years, or twenty-four months, at 8%, the withdrawal value is $12.919. Add to this the amount accrued from the end of the first twenty-four months to the end of the third year, or thirty-sixth month, at 7%, which sum is $7.03, making the withdrawal value at the end of the first three years $19.949. Add to this the amount accrued from the end of the third year, or thirty-sixth month, to the end of the fourth year, or forty-eighth month, at 8%, which sum is $7.659, making the total or withdrawal value $27.608 at the end of four years. Add to this the amount accrued from the end of the fourth year, or forty-eighth month, to the end of the remaining seventeen months, at 9%, which sum is $12.071, making the total or withdrawal value $39.679 at the end of sixty-five months.

Thus the cash or withdrawal value can be ascertained on any stock for any number of shares or for any length of time, regardless of the variation of dividends from year to year. Almost all loan companies pay a regular rate, year after year; but this illustration is given to aid the share-holder in case the company should be irregular in the payment of dividends.

Building and Loan Stock.

Table showing amount paid and the withdrawal value in dollars, cents and mills from one month to maturity (par value $100) on one share of stock, payment 35 cents per month, paid at the end of each month, with dividends at 4, 5, 6, 7, 8, 9, 10, and 12 %.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div @9%	Div. @10%	Div. @12%
1	.35	.350	.350	.350	.350	.350	.350	.350	.350
2	.70	.701	.701	.701	.702	.702	.702	.702	.703
3	1.05	1.053	1.054	1.055	1.056	1.056	1.057	1.058	1.060
4	1.40	1.407	1.408	1.410	1.412	1.413	1.415	1.417	1.421
5	1.75	1.761	1.764	1.767	1.770	1.773	1.776	1.779	1.785
6	2.10	2.117	2.121	2.126	2.130	2.134	2.139	2.143	2.152
7	2.45	2.474	2.480	2.486	2.492	2.498	2.505	2.511	2.523
8	2.80	2.832	2.840	2.849	2.857	2.865	2.873	2.881	2.898
9	3.15	3.192	3.202	3.213	3.223	3.233	3.244	3.254	3.276
10	3.50	3.552	3.565	3.578	3.591	3.604	3.617	3.630	3.657
11	3.85	3.914	3.929	3.946	3.962	3.978	3.994	4.010	4.042
12	4.20	4.277	4.295	4.315	4.334	4.353	4.372	4.392	4.431
13	4.55	4.641	3.663	4.686	4.709	4.731	4.754	4.778	4.823
14	4.90	5.006	5.031	5.059	5.085	5.112	5.138	5.164	5.218
15	5.25	5.372	5.402	5.433	5.464	5.494	5.525	5.555	5.617
16	5.60	5.740	5.774	5.810	5.844	5.879	5.914	5.949	6.020
17	5.95	6.109	6.147	6.188	6.227	6.266	6.306	6.345	6.426
18	6.30	6.479	6.521	6.567	6.612	6.656	6.700	6.745	6.835
19	6.65	6.850	6.897	6.949	6.998	7.048	7.098	7.147	7.248
20	7.00	7.222	7.275	7.332	7.387	7.442	7.497	7.552	7.665
21	7.35	7.595	7.654	7.717	7.778	7.849	7.900	7.961	8.085
22	7.70	7.970	8.024	8.104	8.170	8.238	8.305	8.372	8.508
23	8.05	8.346	8.416	8.492	8.566	8.639	8.712	8.786	8.935
24	8.40	8.722	8.800	8.883	8.963	9.043	9.123	9.203	9.366
25	8.75	9.101	9.185	9.275	9.362	9.449	9.536	9.623	9.800
26	9.10	9.480	9.571	9.668	9.763	9.857	9.951	10.045	10.237
27	9.45	9.860	9.958	10.064	10.166	10.267	10.369	10.471	10.678
28	9.80	10.242	10.348	10.461	10.571	10.680	10.790	10.899	11.123
29	10.15	10.625	10.738	10.860	10.978	11.095	11.213	11.331	11.571
30	10.50	11.008	11.130	11.261	11.387	11.513	11.639	11.765	12.022
31	10.85	11.394	11.524	11.663	11.798	11.933	12.068	12.204	12.477
32	11.20	11.780	11.919	12.068	12.211	12.355	12.499	12.643	12.936
33	11.55	12.167	12.315	12.474	12.627	12.780	12.933	13.086	13.398
34	11.90	12.556	12.713	12.881	13.044	13.007	13.369	13.532	13.863
35	12.25	12.946	13.122	13.291	13.463	13.625	13.808	13.981	14.332
36	12.60	13.337	13.513	13.702	13.885	14.067	14.250	14.433	14.805
37	12.95	13.729	13.915	14.115	14.308	14.501	14.694	14.888	15.281
38	13.30	14.122	14.319	14.530	14.734	14.937	15.141	15.345	15.760
39	13.65	14.516	14.724	14.946	15,161	15.376	15.591	15.806	16.243
40	14.00	14.912	15.131	15.365	15.591	15.817	16.043	16.269	16.730
41	14.35	15.309	15.539	15.785	16.022	16.260	16.498	16.736	17.220
42	14.70	15.707	15.948	16.206	16.456	16.706	16.955	17.205	17.713

Building and Loan Stock.

CONTINUATION OF THIRTY-FIVE CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
43	15.05	16.106	16 359	16.630	16.892	17.153	17.415	17.677	18.210
44	15 40	16 506	16.771	17 055	17 329	17.604	17.878	18 152	18 711
45	15.75	16.908	17.185	17.482	17.769	18.056	18.343	18.640	19.215
46	16.10	17.310	17.600	17.911	18.211	18.511	18.811	19.111	19.722
47	16.45	17.714	18.017	18.341	18.655	18.968	19.282	19.615	20 233
48	16.80	18.119	18.435	18.774	19.101	19.428	19.755	20.082	20.748
49	17.15	18.525	18.855	19.208	19.549	19.890	20.231	20.572	21.266
50	17.50	18.933	19.276	19.643	19.999	20.354	20.709	21.064	21.787
51	17.85	19.341	19.698	20.081	20.451	20.820	21.190	21.560	22.312
52	18.20	19.751	20.122	20.520	20.905	21.289	21.674	22.058	22.841
53	18.55	20.162	20.548	20.963	21.361	21.760	22.160	22.559	23.373
54	18.90	20.574	20.974	21.404	21.819	22.234	22.649	23.064	23.908
55	19.25	20.987	21.403	21.848	22.279	22.710	23.140	23.571	24.447
56	19.60	21.401	21.833	22.295	22.741	23.188	23.634	24.081	24.990
57	19.95	21.817	22.264	22.743	23.205	23.668	24.131	24.594	25.536
58	20.30	22.234	22.696	23.192	23.672	24.151	24.630	25.110	26.085
59	20.65	22.651	23.130	23.644	24.140	24.636	25.132	25.629	26.638
60	21.00	23.070	23.566	24.097	24.610	25.124	25.637	26.150	27.195
61	21.35	23.491	24.003	24.552	25.0 3	25.613	26.144	26.675	27.755
62	21.70	23.912	24.441	25.009	26.557	26.106	26.654	27.202	28.318
63	22.05	24.335	24.881	25.467	26.034	26.600	27.166	27.733	28.875
64	22.40	24.758	25.323	25.928	26 512	27.097	27.681	28.266	29.456
65	22.75	25.183	25.766	26.390	26.993	27.596	28.199	28.802	30.030
66	23.10	25.609	26.210	26.853	27.475	28.097	28.719	29.341	30.607
67	23.45	26.036	26.655	27.319	27.960	28.601	29.242	29.984	31.188
68	23.80	26.465	27.103	27.785	28.447	29 107	29.768	30.428	31.773
69	24.15	26.894	27.551	28.255	28.935	29.616	30.296	30.976	32.361
70	24.50	27.325	28.001	28.726	29.426	30.126	30.827	31.527	32.952
71	24.85	27.757	28.453	29.198	29.919	30.640	31.360	32.081	33.547
72	25.20	28.190	28.906	19.673	30.414	31.155	31.897	32.637	34.146
73	25.55	28.624	29.360	30.149	30.911	31.673	32.435	33.197	34.748
74	25.90	29.060	29.816	30.626	31.410	32.193	32.976	33.759	35.353
75	26.25	29.496	30.273	31.106	31.911	32.715	33.520	34.325	35.962
76	26.60	29.934	30.732	31.587	32.414	33.240	34.067	34.893	36.575
77	26.95	30.373	31.192	32.070	32.919	33.767	34.616	35.464	37.191
78	27.30	30.813	31.654	32.555	33.426	34.296	35.167	36.038	37.810
79	27.65	31.254	32.117	33.041	33.935	34.828	35.722	36.615	38.433
80	28.00	31.697	32.582	33.530	34.446	35.362	36.279	37.195	39.060
81	28.35	32.140	33.048	34.020	34.959	35.899	36.838	37.778	39.690
82	28.70	32.585	33.515	34.511	35.474	36.437	37.401	38.364	40.332
83	29.05	83.031	33.984	35.005	35.992	36.978	37.965	38.952	40.960
84	29.40	33.478	34.454	35.500	36.511	37.522	38.533	39.544	41.601

Building and Loan Stock.

CONTINUATION OF THIRTY-FIVE CENT PAYMENTS.

No. of Mo.	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
85	29.75	33.926	34.926	35.997	37.032	38.068	39.103	40.138	42.245
86	30.10	34.376	35.399	36.496	37.556	38.616	39.676	40.736	42.892
87	30.45	34.826	35.874	36.996	38.081	39.166	40.251	41.336	43.543
88	30.80	35.278	36.350	37.499	38.609	39.719	40.829	41.939	44.198
89	31.15	35.731	36.828	38.003	39.138	40.274	41.409	42.545	44.856
90	31.50	36.085	37.307	38.508	39.670	40.831	41.993	43.154	45.517
91	31.85	36.641	37.787	39.016	40.202	41.391	42.578	43.766	46.182
92	32.20	37.097	38.269	39.525	40.739	41.953	43.167	44.381	46.851
93	32.55	37.555	38.753	40.036	41.277	42.517	43.758	44.997	47.523
94	32.90	38.014	39.237	40.549	41.816	43.084	44.352	45.609	48.198
95	33.25	38.474	39.724	41.063	42.358	43.653	44.948	46.243	48.877
96	33.60	38.935	40.212	41.580	42.902	44.224	45.547	46.869	49.560
97	33.95	39.397	40.701	42.098	43.448	44.798	46.148	47.498	50.246
98	34.30	39.861	40.191	42.617	43.996	45.374	46.752	48.131	50.935
99	34.65	40.325	41.683	43.139	44.546	45.952	47.359	48.766	51.628
100	35.00	40.791	42.177	43.662	45.098	46.533	47.969	49.404	52.325
101	35.35	41.258	42.692	44.187	45.652	47.116	48.581	50.045	53.025
102	35.70	41.726	43.168	44.714	46.208	47.701	49.195	50.689	53.728
103	36.05	42.196	43.666	45.242	46.766	48.289	49.812	51.336	54.435
104	36.40	42.666	44.166	45.773	47.326	48.879	50.432	51.985	55.146
105	36.75	43.138	44.667	46.305	47.888	49.471	51.055	52.638	55.860
106	37.10	43.611	45.169	46.838	48.452	50.066	51.680	53.294	56.577
107	37.45	44.085	45.672	47.374	49.018	50.663	52.308	53.952	57.298
108	37.80	44.560	46.178	47.911	49.587	51.262	52.938	54.631	58.023
109	38.15	45.036	46.684	48.450	50.157	51.864	53.571	55.278	58.751
110	38.50	45.514	47.192	48.991	50.729	52.468	54.206	55.945	59.482
111	38.85	45.992	47.702	49.533	51.304	53.074	54.845	56.615	60.217
112	39.20	46.472	48.213	50.078	51.880	53.683	55.485	57.288	60.956
113	39.55	46.953	48.725	50.624	52.459	54.294	56.129	57.964	61.698
114	39.90	47.435	49.239	51.171	53.049	54.907	56.775	58.643	62.443
115	40.25	47.919	49.754	51.721	53.622	55.523	57.424	59.325	63.192
116	40.60	48.403	50.271	52.272	54.206	56.141	58.075	60.009	63.945
117	40.95	48.889	50.789	52.825	54.793	56.761	58.729	60.697	64.701
118	41.30	49.376	51.309	53.380	55.372	57.383	59.385	61.387	65.460
119	41.65	49.864	51.830	53.936	55.972	58.008	60.045	62.081	66.223
120	42.00	50.353	52.353	54.495	56.565	58.636	60.706	62.777	66.990
121	42.35	50.944	52.877	55.055	57.160	59.265	61.371	63.476	67.760
122	42.70	51.335	53.402	55.616	57.757	59.897	62.038	64.178	68.533
123	43.05	51.828	53.929	56.180	58.356	60.531	62.707	64.883	69.310
124	43.40	52.322	54.457	56.745	58.857	61.168	63.380	65.591	70.091
125	43.75	52.817	54.987	57.312	59.560	61.807	63.955	66.302	70.875
126	44.10	53.313	55.518	57.981	60.165	62.448	64.732	67.016	71.662

Building and Loan Stock.

CONTINUATION OF THIRTY-FIVE CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
127	44.45	53.811	56.051	58.451	60.772	63.092	65.412	67.732	72.453
128	44.80	54.309	56 585	59.024	61.381	63.738	66.095	68.452	73.248
129	45.15	54.809	57.121	59.598	61.992	64.386	66.780	69.174	74.046
130	45.50	55.310	57.658	60.173	62.605	65.037	67.468	69.900	74.847
131	45.85	55.812	58.196	60.751	63.220	65.689	68.159	70.628	75.652
132	46.20	56.315	58.736	61.330	63.837	66.345	68.852	71.369	76.461
133	46.55	56.820	59.278	61.911	64.457	67.002	69.548	72.093	77.273
134	46.90	57.325	59.820	62.494	65.078	67.662	70.246	72.831	78.088
135	47.25	57.832	60.365	63.078	65.701	68.324	70.947	73.570	78.907
136	47.60	58.340	60.911	63.665	66.327	68.989	71.651	74.313	79.730
137	47.95	58.849	61.458	64.253	66.954	69.656	72.357	75.058	80.556
138	48.30	59.360	62.006	64.842	67.584	70.325	73.066	75.880	81.385
139	48.65	59.871	62.556	65.434	68.215	70.997	73.778	76.559	82.218
140	49.00	60.484	63.108	66.027	68.849	71.670	74.492	77.314	83.055
141	49.35	60.897	63.661	66.622	69.484	72.347	75.209	78.071	83.895
142	49.70	61.412	64.315	67.219	70.122	73.025	75.928	78.832	84.738
143	50.05	61.939	64.771	67.817	70.762	73.706	76.650	79.595	85.585
144	50.40	62.446	65.329	68.418	71.403	74.389	77.375	80.361	86.436
145	50.75	62.964	65.888	69.020	72.047	75.075	78.102	81.130	87.290
146	51.10	63.484	66.448	69.613	72.693	75.763	78.832	81.902	88.147
147	51.45	64.005	67.009	70.229	73.341	76.453	79.565	82.677	89.008
148	51.80	64.527	67.573	70.836	73.991	77.145	80.300	83.454	89.872
149	52.15	65.050	68.137	71.445	74.643	77.840	81.038	84.235	90.741
150	52.50	65.573	68.703	72.056	75.297	78.537	81.778	85.019	91.612
151	52.85	66.100	69.271	72.668	75.953	79.237	82.521	85.805	92.487
152	53.20	66.626	69.840	73.283	76.611	79.939	83.267	86.595	93.366
153	53.55	67.154	70.460	73.899	77.271	80.643	84.015	87.387	94.248
154	53.90	67.683	70.982	74.516	77.933	81.349	84.766	88.182	95.133
155	54.25	68.213	71.555	75.136	78.597	82.058	85.519	88.980	96.022
156	54.60	68.745	72.130	75.757	79.263	82.769	86.275	89.781	96.915
157	54.95	69.277	72.706	76.380	79.931	83.483	87.034	90.585	97.811
158	55.30	69.811	73.284	77.005	80.602	84.198	87.795	91.392	98.710
159	55.65	70.346	73.863	77.631	81.274	84.917	88.559	92.202	99.613
160	56.00	70.882	74.444	78.260	81.948	85.637	89.326	93.015	100.520
161	56.35	71.419	75.026	78.890	82.625	86.360	90.095	93.830	
162	56.70	71.957	75.609	79.521	83.303	87.085	90.867	94.649	
163	57.05	72.497	76.194	80.155	83.984	87.812	91.641	95.470	
164	57.40	73.038	76.780	80.790	84.666	88.542	92.418	96.295	
165	57.75	73.580	77.368	81.427	85.351	89.274	93.198	97.122	
166	58.10	74.123	77.957	82.066	86.037	90.009	93.980	97.952	
167	58.45	74.667	78.548	82.706	86.726	90.746	94.765	98.785	
168	58.80	75.212	79.140	83.348	87.417	91.485	95.553	99.621	

Building and Loan Stock.

CONTINUATION OF THIRTY-FIVE CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div @12%
169	59.15	75.759	79.734	83.993	88.109	92.226	96.343	100.460	
170	59.50	76.307	80.329	84.638	88.804	92.970	97.136		
171	59.85	76.855	81.045	85.286	89.501	93.716	97.931		
172	60.20	77.406	81.523	85.935	90.200	94.464	98.729		
173	60.55	77.957	82.123	86.586	90.901	95.215	99.530		
174	60.90	78.509	82.723	87.239	91.604	95.968	100.331		
175	61.25	79 063	83.326	87.893	92.309	96.724			
176	61.60	79.618	83.930	88.550	93.016	97.482			
177	61.95	80.183	84.535	89.208	93.725	98.242			
178	62.30	80.731	85.141	89.867	94.436	99.004			
179	62.65	81.289	85.749	90.529	95.149	99.769			
180	63.00	81.848	86.359	91.192	95.864	100.536			
181	63.35	82.409	86.973	91.857	96.581				
182	63 70	82.971	87.582	92.524	97.300				
183	64.05	83.534	88.196	93.192	98.022				
184	64.40	84.098	88.812	93.862	98.745				
185	64.75	84.663	89.429	94.535	99.470				
186	65.10	85.229	90.047	95.208	100.198				
187	65.45	85.797	90.666	95 884					
188	65.80	86.366	91.288	96.561					
189	66.15	86.936	91.910	97.242					
190	66.50	87.507	92.534	97.921					
191	66.85	88.079	93.160	98.603					
192	67.20	88.653	93.787	99.288					
193	67.55	89.227	94.415	99.974					
194	67.90	89.803	95.045	100.661					
195	68.25	90.380	95.676						
196	68.60	90.958	96.309						
197	68.95	91.538	96.943						
198	69.30	92.118	97.579						
199	69.65	92.700	98.216						
200	70.00	93.283	98.855						
201	70.35	93.867	99.495						
202	70.70	94.452	100.136						
203	71.05	95.038							
204	71.40	95.626							
205	71.75	96.214							
206	72.10	96.804							
207	72.45	97.395							
208	72.80	97.987							
209	73.15	98.581							
210	73.50	99.175							
211	73.85	99.771							
212	74.20	100.368							

Building and Loan Stock.

Table showing amount paid and the withdrawal value in dollars, cents and mills from one month to maturity (par value $100) on one share of stock, payment 40 cents per month, paid at the end of each month, with dividends at 4, 5, 6, 7, 8, 9, 10, and 12 %.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
1	.40	.400	.400	.400	.400	.400	.400	.400	.400
2	.80	.801	.801	.802	.802	.802	.803	.803	.804
3	1 20	1.203	1.204	1.206	1.206	1.207	1.209	1.209	1.212
4	1.60	1.607	1.609	1.612	1.613	1.715	1.618	1.619	1.624
5	2.00	2.013	2.016	2.020	2.023	2.026	2.030	2.033	2.040
6	2.40	2 419	2.424	2.430	2.434	2.439	2.445	2.449	2.460
7	2.80	2.827	2.834	2.842	2.848	2.859	2.863	2.869	2.884
8	3.20	3.237	3 246	3.256	3.265	3.274	3.284	3.293	3.312
9	3.60	3.647	3.659	3.672	3.683	3.695	3.708	3 719	3.744
10	4.00	4.059	4.075	4.090	4.104	4.119	4.135	4.149	4.180
11	4.40	4.473	4 491	4.510	4.528	4.546	4.565	4.583	4.620
12	4.80	4.887	4.909	4.932	4.953	4 975	4.998	5.019	5.064
13	5.20	5.303	5 329	5.356	5.381	5.407	5.434	5.459	5.512
14	5.60	5.721	5.751	5.782	5.812	5.842	5.873	5.903	5.964
15	6.00	6.139	6.174	6.210	6.244	6.279	6.315	6.349	6.420
16	6.40	6.559	6.599	6.640	6.679	6.719	6.760	6 799	6.880
17	6.80	6.980	7.025	7 072	7.116	7.161	7.208	7.252	7 344
18	7.20	7.403	7 453	7.506	7.556	7.606	7.659	7.709	7.812
19	7.60	7.827	7.883	7.942	7.998	8.054	8.113	8.169	8.284
20	8.00	8.252	8.315	8.380	8.442	8.505	8.570	8.612	8.760
21	8.40	8.679	8 748	8.820	8.899	8.958	9.030	9.099	9.240
22	8.80	9.107	9.183	9.262	9.338	9.414	9.493	9.569	9.724
23	9.20	9.536	9.619	9.706	9.786	9.872	6.959	10.042	10 212
24	9.60	9.967	10.058	10.152	10.243	10 334	10.428	10.519	10.704
25	10.00	10.399	10.498	10.600	10.699	10.798	10.900	10.999	11.200
26	10.40	10.832	10.939	11.050	11.157	11.264	11.375	11 482	11.700
27	10.80	11.266	11.372	11.502	11.617	11.733	11.853	11.968	12.204
28	11.20	11.702	11.827	11.956	12.080	12.205	12 334	12.458	12.712
29	11.60	12.139	12.273	12.412	12.545	12.679	12.818	12.951	13.224
30	12.00	12.578	12.722	12.870	13 013	13.157	13.301	13.448	13.740
31	12.40	13.018	13.171	13.330	13.483	13.636	13.795	13.948	14 260
32	12 80	13.459	13.623	13.792	13.955	14.119	14.288	14.441	14.784
33	13 20	13.902	14.076	14 256	14.430	14.604	14 784	14.758	15.312
34	13 60	14.346	14.531	14.722	15.907	15.092	15.283	15.468	15.844
35	14.00	14.791	14.987	15.190	15.375	15.582	15.785	15.981	16.380
36	14.40	15 237	15.445	15.660	15.867	16.075	16.290	16.497	16 920
37	14.80	15 685	15.905	16.132	16.351	16.571	16.798	17.017	17.464
38	15.20	16.134	16.366	16.606	16.837	17.069	17.309	17.540	19.012
39	15.60	16.585	16.830	17.082	17.326	17 571	17.823	18.067	18.564
40	16.00	17.037	17.294	17.560	17.817	18.074	18.340	18.597	18.120
41	16.40	17.490	17.761	18 040	18.310	18.581	18.860	19.130	19.680
42	16.80	17.945	18.229	18.522	18.806	19.090	19 383	19.667	20 244

Building and Loan Stock.

CONTINUATION OF FORTY CENT PAYMENTS.

No of Mo.	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div @12%
43	17.20	18.400	18.698	19.006	19.303	19.601	19.909	20.206	20.812
44	17.60	18 858	19.170	19.492	19.804	20.116	20 438	20 750	21 384
45	18.00	19 316	19.643	19.980	20 306	20.633	20.970	21.296	21.960
46	18.40	19.776	20.118	20.470	20.811	21.153	21.505	21.846	22.540
47	18.80	20.237	20.594	20.962	21.318	21.675	22.043	22.399	23.124
48	19.20	20.700	21.072	21.456	21.828	22.200	22.584	22.956	23.712
49	19.60	21.164	21.552	21.952	22.340	22.728	23.128	23.516	24.304
50	20.00	21.629	22.033	22.450	22.854	23.258	23.675	24.079	24.900
51	20.40	22.095	22.516	22.950	23.370	23.791	24.225	24.645	25.500
52	20.80	22.563	23.001	23.452	23.889	24.327	24.778	25.215	26.104
53	21.20	23.032	23.487	23.956	24.410	24.865	25.334	25.788	26.712
54	21.60	23.503	23.975	24.462	24.934	25.406	25.893	26.365	27.324
55	22.00	23.975	24.465	24.970	25.460	25.950	26.455	26.945	27.940
56	22.40	24.448	24.956	25.480	25.988	26.496	27.020	27.528	28.560
57	22.80	24.922	25.449	25.992	26.518	27.045	27.580	28.114	29.184
58	23.20	25.398	25.943	26.506	27.051	27.596	28.159	28.704	29.812
59	23.60	25.875	26.440	27.022	27.586	28.151	28.733	29.297	30.444
60	24.00	26.354	26.938	27.540	28.124	28.708	29.310	29.894	31.080
61	24.40	26.833	27.437	28.060	28.663	29.267	29.890	30.493	31.720
62	24.80	27.315	27.939	28.582	29.206	29.830	30.473	31.097	32.364
63	25.20	27.797	28.441	29.106	29.750	30.394	31.059	31.703	33.012
64	25.60	28.281	28.946	29.632	30.297	30.962	31.648	32.313	33.664
65	26.00	28.766	29.452	30.160	30.846	31.532	32.240	32.926	34.320
66	26.40	29.252	29.960	30.690	31.397	32.105	32.835	33.542	34.980
67	26.80	29.740	30.470	31.222	31.951	32.681	33.433	34.162	35.644
68	27.20	30.229	30.971	31.756	32.507	33.259	34.034	34.785	36.312
69	27.60	30.720	31.494	32.292	33.066	33.840	34.638	35.412	36.984
70	28.00	31.211	32.008	32.830	33.626	34.423	35.245	36.041	37.660
71	28.40	31.705	32.525	33.370	34.190	35.010	35.855	36.675	38.340
72	28.80	32.199	33.042	33.912	34.755	35.598	36.468	37.311	39.024
73	29.20	32.695	33.562	34.456	35.323	36.190	37.088	37.945	39.712
74	29.60	33.192	34.083	35.002	35.893	36.784	37.703	38.594	40.404
75	30.00	33.690	34.606	35.550	36.465	37.381	38.325	39 240	41.100
76	30.40	34 190	35.131	36.100	37.040	37.981	38.950	39 890	41.800
77	30 80	34.691	35.657	36.652	37.617	38.583	39.578	40.543	42.504
78	31.20	35.193	36 184	37.206	38.196	39.187	40.209	41.199	43.212
79	31.60	35.697	36.714	37.762	38.778	39.795	40.843	41.859	43.924
80	32.00	36 202	37.245	38.320	39.362	40.405	41.480	42.522	44 640
81	32.40	36.709	37.778	38 880	39.949	41.018	42.120	43.189	45.360
82	32.80	37.216	38.312	39.442	40.537	41.633	42.763	43.858	46.084
83	33.20	37.735	38.848	40.006	41.128	42.251	43.409	44.531	46.812
84	33.60	38.236	39.386	40.572	41.722	42.872	44.058	45.208	47.544

Building and Loan Stock.

CONTINUATION OF FORTY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
85	34.00	38.748	39.926	41.140	42.318	43.496	44.710	45.888	48.280
86	34.40	39.261	40.467	41.710	42.916	44.122	45.365	46.571	49.020
87	34.80	39.775	41.010	42.282	43.516	44.751	46.025	47.257	49.764
88	35.20	40.291	41.554	42.856	44.119	45.372	46.684	47.947	50.512
89	35.60	40.808	42.100	43.432	44.724	46.016	47.348	48.640	51.264
90	36.00	41.326	42.648	44.010	45.331	46.653	48.015	49.336	52.020
91	36.40	41.846	43.197	44.590	45.941	47.292	48.685	50.036	52.780
92	36.80	42.367	43.748	45.172	46.553	47.934	49.358	50.741	53.544
93	37.20	42.889	44.301	45.756	47.167	48.579	50.034	51.445	54.312
94	37.60	43.413	44.855	46.342	47.784	49.226	50.713	52.155	55.084
95	38.00	43.938	45.411	46.930	48.403	49.876	51.395	52.868	55.860
96	38.40	44.464	45.969	47.520	49.024	50.529	52.080	53.584	56.640
97	38.80	44.992	46.528	48.112	49.648	51.184	52.768	54.304	57.424
98	39.20	45.521	47.089	48.706	50.274	51.842	53.459	55.027	58.212
99	39.60	46.051	47.652	49.302	50.902	52.503	54.153	55.753	59.004
100	40.00	46.583	48.217	49.900	51.533	53.167	54.850	56.483	59.800
101	40.40	47.116	48.783	50.400	52.166	53.833	55.550	57.216	60.600
102	40.80	48.650	49.350	51.102	52.801	54.501	56.253	57.952	61.404
103	41.20	48.186	49.919	51.706	53.439	55.172	56.959	58.692	62.212
104	41.60	48.723	50.489	52.312	54.079	55.846	57.668	59.435	63.024
105	42.00	49.261	51.063	52.920	54.721	56.523	58.380	60.181	63.840
106	42.40	49.801	51.637	53.530	55.366	57.202	59.095	60.931	64.660
107	42.80	50.342	52.213	54.142	56.013	57.884	49.813	61.684	65.484
108	43.20	50.884	52 791	54.756	56.662	58.569	60.534	62.440	66.312
109	43.60	51.428	53.370	55.372	57.314	59.256	61.258	63.200	67.144
110	44.00	51.937	53.951	55.990	57.968	59.946	61.985	63.963	67.980
111	44.40	52.519	54.534	56.610	58.624	60.639	62.715	64.729	68.820
112	44.80	53.067	55.118	57 232	59.283	61.334	63.448	65.499	69.664
113	45.20	53.616	55.704	57.856	59.944	62.032	64.184	66.272	70.512
114	45.60	54.166	56.292	58.482	60.607	62.733	64.923	67.048	71.364
115	46.00	54.718	56.881	59.110	61.273	63.436	65.665	67.828	72.220
116	46.40	55.271	57.472	59.740	61.941	64.142	66.410	68 611	73.080
117	46.80	55.825	58.064	60.372	62.611	64.850	67.158	69.397	73.944
118	47.20	56.380	58.658	61.006	63.283	65.561	67.909	70.186	74.812
119	47.60	56.937	59.254	61.642	63.958	66.275	68.663	70.979	75.684
120	48.00	57.496	59.852	62.280	64.636	66.992	69.420	71.776	76.560
121	48.40	58.055	60.451	62.920	65.315	67.711	70.180	72.575	77.440
122	48.80	58.616	61.052	63.562	65.997	68.433	70.943	73.378	78.324
123	49.20	59.178	61.654	64.206	66.681	69.157	71.709	74.184	79.212
124	49.60	59.742	62.259	64.852	67.368	69.882	72.478	74.994	80.104
125	50.00	60.297	62.865	65.500	68.057	70.615	73.250	75.807	81.000
126	50.40	60.873	63.472	66.150	68.748	71.347	74.025	76 623	81.900

Building and Loan Stock.

CONTINUATION OF FORTY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
127	50.80	61.441	64.081	66.800	69.442	72.082	74.803	77.443	82.804
128	51.20	62.010	64.692	67.456	70.138	72.820	75.584	78.266	83.712
129	51.60	62.580	65.304	68.112	70.836	73.560	76.368	79.092	84.624
130	52.00	63.152	65.929	68.770	71.537	74.304	77.155	79.922	85.540
131	52.40	63.724	66.534	69.430	72.239	75.049	77.945	80.754	86.460
132	52.80	64.299	67.152	70.920	72.945	75.798	78.738	81.591	87.384
133	53.20	64.874	67.771	70.756	73.652	76.549	79.534	82.430	88.312
134	53.60	65.451	68.392	71.422	74.362	77.303	80.333	83.273	89.244
135	54.00	66.029	69.014	72.090	75.074	78.159	81.135	84.119	90.180
136	54.40	66.609	69.638	72.760	75.789	78 818	81.940	84.969	91.120
137	54.80	67.190	70.264	73.432	76.506	79.580	82.784	85.822	92.064
138	55.20	67.772	70.891	74.106	77.225	80.344	83.559	86.678	93.012
139	55.60	68.356	71.521	74.782	77.947	81.112	84.373	87.538	93.964
140	56.00	68.940	72.151	75.460	78.670	81.881	85.190	88.400	94.920
141	56.40	69.527	72.784	76.140	79.397	82.654	86.010	89.267	95.880
142	56.80	70.114	73.418	76.822	80.125	83.429	86.833	90.136	96.844
143	57.20	70.703	74.053	77.506	80.856	84.206	87.659	91.009	97.812
144	57.60	71.293	74.691	78.192	81.589	84.987	88.488	91.885	98.784
145	58.00	71.885	75.330	78.880	82.325	85.670	89.320	92.765	99.760
146	58.40	72.478	75.971	79.570	83.063	86.556	90.155	93.648	100.740
147	58.80	73.072	76.613	80.262	83.803	87.344	90.993	94.534	
148	59.20	73.667	77.257	80 956	84.545	88.135	91.834	95.423	
149	59.60	74.264	77.903	81.652	85.290	88.929	92.678	96.316	
150	60.00	74.862	78.550	82.350	86.037	89.725	93.552	97.212	
151	60.40	75.462	79.199	83 050	86.787	90 524	94.375	98.112	
152	60.80	76.063	79.850	83.752	87.539	91.326	95.228	99.015	
153	61 20	76.665	80.502	84.456	88.293	92.130	96.084	99.921	
154	61.60	77.268	81.156	85.162	89.049	92.937	96.943	100.830	
155	62.00	77.873	81.822	85.870	89.808	93.847	97.805		
156	62.40	78.479	82.469	86.580	90.569	94.559	98.670		
157	62.80	79.087	83.128	87.292	91.333	95.374	99.538		
158	63.20	79.695	83.788	88.006	92.098	96.191	100.409		
159	63.60	80 306	84.451	88.722	92.867	97.012			
160	64.00	80.917	85.115	89.440	93.637	97.835			
161	64.40	81.530	85.780	90.160	94.410	98.660			
162	64.80	82.144	86.448	90 882	95.185	99.489			
163	65.20	82.759	87.116	91.606	95.962	100.319			
164	65.60	83.376	87.787	92.332	96.742				
165	66.00	83.994	88.459	93.060	97.524				
166	66.40	84.604	89 133	93.790	98.309				
167	66.80	85.235	89.809	94.520	99.096				
168	67.20	85.857	90.486	95.256	99.885				

Building and Loan Stock.

CONTINUATION OF FORTY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
169	67.60	86.480	91.165	95.992	100.676				
170	68.00	87.105	91.845	96.730					
171	68.40	87.731	92.528	97.470					
172	68.80	88.358	93.211	98.212					
173	69.20	88.987	93.897	98.956					
174	69.60	89.617	94.584	99.702					
175	70.00	90.249	95.273	100.450					
176	70.40	90.882	95.964						
177	70.80	91.516	96.656						
178	71.20	92.151	97.349						
179	71.60	92.788	98.045						
180	72.00	93.426	98.742						
181	72.40	94.065	99.441						
182	72.80	94.706	100.141						
183	73.20	95.348							
184	73.60	95.991							
185	74.00	96.636							
186	74.40	97.282							
187	74.80	97.929							
188	75.20	98.578							
189	75.60	99.228							
190	76.00	99.880							
191	76.40	100.532							

Building and Loan Stock.

Table showing amount paid and the withdrawal value in dollars, cents and mills from one month to maturity (par value $100) on one share of stock, payment 50 cents per month, paid at the end of each month, with dividends at 4, 5, 6, 7, 8, 9, 10, and 12 %.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
1	.50	.500	.500	.500	.500	.500	.500	.500	.500
2	1.00	1.001	1.002	1.002	1.002	1.003	1.003	1.004	1.005
3	1.50	1.504	1.506	1.507	1.508	1.509	1.511	1.512	1.515
4	2.00	2.009	2.012	2.015	2.017	2.019	2.022	2.024	2.030
5	2.50	2.516	2.520	2.525	2.529	2.533	2.537	2.541	2.550
6	3.00	3.024	3.031	3.037	3.043	3.049	3.056	3.062	3.075
7	3.50	3.534	3.543	3.552	3.561	3.569	3.578	3.587	3.605
8	4.00	4.046	4.058	4.070	4.081	4.093	4.105	4.116	4.140
9	4.50	4.559	4.574	4.590	4.604	4.619	4.635	4.649	4.680
10	5.00	5.074	5.093	5.112	5.130	5.149	5.168	5.187	5.225
11	5.50	5.591	5.614	5.637	5.660	5.683	5.706	5.728	5.775
12	6.00	6.109	6.137	6.165	6.192	6.219	6.247	6.264	6.330
13	6.50	6.629	6.662	6.695	6.728	6.759	6.792	6.824	6.890
14	7.00	7.151	7.189	7.227	7.264	7.303	7.341	7.378	7.455
15	7.50	7.674	7.718	7.762	7.805	7.849	7.893	7.936	8.025
16	8.00	8.199	8.249	8.300	8.349	8.399	8.450	8.499	8.600
17	8.50	8.725	8.782	8.840	8.895	8.952	9.009	9.065	9.180
18	9.00	9.253	9.318	9.382	9.445	9.509	9.563	9.636	9.760
19	9.50	9.783	9.855	9.927	9.997	10.069	10.141	10.211	10.355
20	10.00	10.315	10.395	10.475	10.552	10.612	10.712	10.789	10.950
21	10.50	10.848	10.936	11.025	11.111	11.199	11.287	11.373	11.550
22	11.00	11.383	11.480	11.577	11.672	11.769	11.866	11.960	12.150
23	11.50	11.919	12.026	12.132	12.236	12.342	12.448	12.542	12.765
24	12.00	12.458	12.574	12.690	12.803	12.919	13.034	13.148	13.380
25	12.50	12.998	13.124	13.250	13.373	13.499	13.625	13.748	14.000
26	13.00	13.539	13.676	13.812	13.945	14.082	14.218	14.352	14.625
27	13.50	14.082	14.230	14.377	14.521	14.668	14.816	14.960	15.255
28	14.00	14.627	14.786	14.945	15.099	15.258	15.421	15.572	15.890
29	14.50	15.173	15.344	15.516	15.681	15.851	16.022	16.188	16.530
30	15.00	15.722	15 904	16.087	16.265	16.448	16.631	16.809	17.175
31	15.50	16.271	16.467	16.662	16.854	17.048	17.243	17.434	17.825
32	16.00	16.823	17.051	17.240	17 443	17.641	17.860	18.063	18.480
33	16.50	17.376	17.598	17 820	18.036	18.258	18.480	18.696	19.140
34	17.00	17.931	18.166	18.402	18.632	18.868	19.103	19.333	19.805
35	17.50	18.487	18.737	18.987	19.231	19.481	19.731	19.975	20.475
36	18.00	19.045	19.310	19.575	19.833	20.097	20.362	20.620	21.150
37	18.50	19.605	19.885	20.165	20.438	20.717	20.997	21.280	21.830
38	19.00	20.166	20.462	20.757	21.045	21.840	21.636	21.924	22.515
39	19.50	20 730	21.041	21.352	21.656	21.967	22.278	22.582	23.205
40	20.00	21.294	21.622	21.950	22.269	22.597	22.925	23.244	23.900
41	20.50	21.861	22.205	22.550	22.886	23.230	23.575	23.911	24.600
42	21.00	22.429	22.790	23.152	23.505	23.867	24.228	24.581	25.305

Building and Loan Stock.

CONTINUATION OF FIFTY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
43	21.50	22.998	23.378	23.757	24.127	24.506	24.886	25.256	26.015
44	22.00	23.570	23.967	24.365	24.752	25.150	25.577	25.935	26.730
45	22.50	24.140	24.559	24.975	25.390	25.796	26.212	26.618	27.450
46	23.00	24.718	25.152	25.587	26.011	26.446	26.881	27.305	28.175
47	23.50	25.294	25.748	26.202	26.665	27.099	27.551	27.996	28.905
48	24.00	25.872	26.346	26.820	27.282	27.756	28.229	28.692	29.640
49	24.50	26.452	26.946	27.440	27.922	28.416	28.910	29.392	30.380
50	25.00	27.033	27.548	28.062	28.564	29.079	29.593	30.096	31.125
51	25.50	27.616	28.152	28.687	29.210	29.745	30 281	30.804	31.875
52	26.00	28.201	28.758	29.315	29.858	30.415	30.970	31.516	32.630
53	26.50	28.787	29.366	29 945	30.509	31.088	31.671	32.224	33.390
54	27.00	29.375	29.976	30.577	31.164	31.765	32.366	32.925	34.155
55	27.50	29.965	30.588	31.212	31.821	32.445	33.068	33.677	34.925
56	28.00	30.556	31.203	31.850	32 481	33.128	33.775	34.906	35.700
57	28.50	31.149	31.819	32.490	33.244	33.814	34.485	35.139	36.480
58	29.00	31.743	32.438	33.132	33.810	34.504	35.198	35.876	37.265
59	29.50	32.340	33.058	33.777	34.479	35.197	35.916	36.617	38.055
60	30.00	32.938	33.681	34 425	35.150	35.894	36.637	37.363	38.850
61	30.50	33.537	34.306	35.075	35.825	36.593	37.362	38.112	39.650
62	31.00	34.139	34.933	35.727	36.502	37.297	38.091	38.866	40.455
63	31.50	34.741	35.562	36.382	37.183	38.003	38.823	39.624	41.265
64	32.00	35.346	36.193	37.040	37 866	38.713	39.560	40.386	42.080
65	32.50	35.952	36.826	37.700	38.552	39.426	40.300	41.152	42.900
66	33.00	36.560	37.461	38.362	39.241	40.142	41.043	41.923	43.725
67	33.50	37.170	38.098	39 027	39.934	40.862	41.791	42 697	44.555
68	34.00	37 771	38.736	39.695	40 628	41.585	42.542	43.476	45.390
69	34.50	38.394	39.378	40.365	41.326	42.312	43.297	44.259	46.230
70	35.00	39.008	40.023	41.037	42.027	43.041	44.056	45.046	47.075
71	35.50	39.625	40.668	41.712	42.731	43.775	44.818	45.837	47.925
72	36.00	40.242	41.316	42.390	43.437	44.511	45.585	46.632	48.780
73	36.50	40.862	41.966	43.070	44.147	45.245	46.355	47.432	79.640
74	37.00	41.483	42.618	43.752	44 859	45.994	47.128	48.236	50.505
75	37.50	42.106	43.272	44.437	45.575	46.740	47.796	49.044	51.375
76	38.00	42.731	43.928	45.125	46.293	47.490	48.687	49.856	52.250
77	38.50	43.357	44.586	45.815	47.014	48.243	49.462	50.672	53.130
78	39.00	43.984	45.246	46.507	47.738	48.999	50.261	51.492	54.015
79	39.50	44.614	45.908	47.202	48.465	49.759	51.053	52.316	54.905
80	40.00	45.245	46.572	47.900	49.195	50.522	51.850	53.145	55.800
81	40.50	45.788	47.239	48 600	49.928	51.289	52.650	53.978	56.700
82	41.00	46.512	47.907	49.302	50.664	52.058	53.453	54.815	57.605
83	41.50	47.148	48.578	50.007	51.402	52.831	54.261	55.656	58.515
84	42.00	47.786	49.250	50.716	52.144	53.608	55.072	56.601	59.430

Building and Loan Stock.

CONTINUATION OF FIFTY CENT PAYMENTS.

No of Mo.	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
85	42.50	48.426	49.925	51.425	52.888	54.388	55.887	57.351	60.350
86	43.00	49.067	50.602	52 137	53.636	55.171	56.708	58.204	61.275
87	43.50	49.710	51.281	52.852	54.386	55.957	57.528	59.062	62.205
88	44.00	50.354	51.962	53.570	55.139	56.747	58.355	59.924	63.140
89	44.50	51.000	52.645	54.290	55.895	57 540	59.185	60.800	64.080
90	45.00	51.648	53.330	55.012	56.654	58 336	60.028	61.660	65.025
91	45.50	52.297	54.017	55 737	57.416	59.136	60.856	62.535	65.975
92	46.00	52.948	54.706	56.465	58.181	59.941	61.697	63.413	66.930
93	46.50	53.601	55.398	57.195	58.947	60.755	62.542	64.296	67.890
94	47.00	54.255	56.091	57.927	59 709	61.555	63.381	65 183	68.835
95	47.50	54.911	56.787	58.662	60.493	62.368	64.243	66.074	69.825
96	48.00	55.569	57.484	59.400	61.269	63.184	65.100	66.969	70.800
97	48.50	56.228	58.184	60.140	62.048	64.004	65.960	67.868	71.780
98	49.00	56.889	58.886	60.882	62.831	64.827	66.823	68.772	72.765
99	49.50	57.552	59.590	61.627	63.616	65 653	67.691	69.680	73.755
100	50.00	58.217	60.296	62.375	64.404	66.483	68.562	70.592	74.750
101	50.50	58.883	61.004	63.125	65.195	67.316	69.437	71.508	75.750
102	51.00	59.550	61.714	63.877	65.989	68.152	70.316	72 428	76 755
103	51.50	60.219	62 426	64.633	66.786	68.992	71.198	73 352	77.765
104	52.00	60.889	63.140	65.390	67 585	69 835	72.085	74.280	78.780
105	52.50	61.563	63.856	66.150	68.386	70.681	73.175	75.213	79.800
106	53.00	62.237	64.575	66.912	69.194	71.531	73.868	76.150	80.825
107	53.50	62.913	65.295	67.677	70.002	72.384	74.766	77.091	81.855
108	54.00	63.591	66.018	68.445	70 813	73.240	75.667	78.036	82.890
109	54.50	64.270	66.742	69.215	71.628	74.100	76 562	78.985	83.930
110	55.00	64.951	67.469	69.987	72.445	74 963	77.481	79.939	84.975
111	55.50	65.634	68.198	70.762	73.265	75.829	78.393	80.896	86.025
112	56.00	66.318	68.929	71.540	74.088	76.699	79.310	81.858	87.080
113	56.50	67.004	69.662	72.320	74.914	77.572	80.230	82.824	88.140
114	57.00	67.692	70.397	73.102	75.743	78.448	81.153	83.794	89.205
115	57.50	68.381	71.134	73.887	76.575	79.328	82.071	84.768	90.275
116	58.00	69.072	71.873	74.675	77.409	80.211	83.012	85.747	91.350
117	58.50	69.764	72.614	75.465	78.247	81.097	83.947	86.729	92.430
118	59.00	70.458	73.358	76.257	79.087	81.986	84 886	87.716	93.415
119	59.50	71.154	74.103	77.052	79.931	82.879	85.828	88 707	94.605
120	60.00	71.852	74.851	77.850	80.777	83.776	86.775	89.702	95.700
121	60.50	72.551	75.600	78.660	81.626	84 675	87.725	90.701	96.800
122	61.00	72.252	76.352	79.452	82.478	85.578	88.678	91.704	97.905
123	61.50	73.954	77.106	80.257	83.333	86 484	89.636	92.712	99.015
124	62.00	74.659	77.862	81.065	84.191	87.394	90.597	93.724	100.130
125	62.50	75.365	78.620	81.875	85.052	88.307	91.062	94.740	
126	63.00	76.072	79.380	82.687	85.916	89.223	92.531	95.760	

Building and Loan Stock.

CONTINUATION OF FIFTY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
127	63.50	76 781	80.142	83.502	86.782	90.143	93.503	96.784	
128	64.00	77.492	80.906	84.320	87.652	91.066	94.480	97.812	
129	64.50	78.204	81.672	85.140	88.524	91.992	95.460	98.844	
130	65.00	78.929	82.441	85.962	89.400	92.922	96.443	99.881	
131	65.50	79.634	83.211	86.787	90.278	93 854	97.431	100.922	
132	66.00	80.352	83.983	87.615	91.169	94.791	98.422		
133	66.50	81.071	84.756	88.445	92.043	95.730	99.417		
134	67.00	81.792	85.534	89.277	92.931	96.673	100.416		
135	67.50	82.514	86 313	90.112	93.820	97.619			
136	68.00	83.238	87.094	90.950	94.713	98.569			
137	68.50	83.964	87.877	91.790	95.608	99.522			
138	69.00	84.691	88.662	92.632	96.508	100.478			
139	69.50	85.421	89.449	93.477	97.409				
140	70.00	86.151	90.238	94.325	98.314				
141	70.50	86.884	91.029	95.175	99.221				
142	71.00	87.618	91.822	96.027	100.132				
143	71.50	88.353	92 618	96.872					
144	72.00	89.091	93.415	97.640					
145	72.50	89.830	94.215	98.600					
146	73.00	90.571	95.016	99.462					
147	73.50	91.313	95.820	100.327					
148	74.00	92.057	96.626						
149	74.50	92.830	97.434						
150	75.00	93.550	98.244						
151	75.50	94.299	99.054						
152	76 00	95.050	99.870						
153	76.50	95.824	100.686						
154	77.00	96.556							
155	77.50	97.322							
156	78.00	98.069							
157	78.50	98.828							
158	79.00	99.588							
159	79.50	100.351							

Building and Loan Stock.

Table showing amount paid and the withdrawal value in dollars, cents and mills from one month to maturity (par value $100) on one share of stock, payment 60 cents per month, paid at the end of each month, with dividends at 4, 5, 6, 7, 8, 9, 10, and 12 %.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
1	.60	.600	.600	.600	.600	.600	.600	.600	.600
2	1.20	1.202	1.202	1.203	1.203	1.204	1.204	1.205	1.206
3	1 80	1.806	1.807	1.809	1.810	1.812	1.813	1.815	1.818
4	2.40	2.412	2.415	2.418	2.421	2.424	2.427	2.430	2.436
5	3.00	3.020	3.025	3.030	3.035	3.040	3.045	3.050	3.060
6	3.60	3.630	3.637	3.645	3.652	3.660	3.667	3 675	3 690
7	4.20	4.242	4.252	4.263	4.273	4.284	4.294	4.305	4 321
8	4.80	4.856	4.870	4.884	4.898	4.912	4.926	4.940	4 968
9	5.40	5.472	5.490	5.508	5.526	5.544	5.562	5.580	5.616
10	6.00	6.090	6.112	6 135	6 157	6.180	6.202	6.225	6.270
11	6.60	6.710	6.737	6.765	6.792	6.820	6.847	6.875	6.930
12	7.20	7.332	7.365	7 398	7.431	7.464	7.497	7.530	7.596
13	7.80	7.956	7.995	8.034	8.073	8.112	8.151	8.190	8.268
14	8.40	8.582	8.627	8.673	8.718	8.764	8.809	8.855	8.946
15	9.00	9.210	9.262	9.315	9.367	9 420	9.472	9.525	9.630
16	9.60	9.840	9.900	9.960	10.020	10 080	10.140	10.200	10.320
17	10.20	10 472	10.540	10 608	10.676	10.744	10.812	10 880	11 016
18	10.80	11.106	11 182	11.259	11.335	11.412	11.488	11 565	11.718
19	11 40	11.742	11.827	11.913	11.998	12.084	12.169	12 255	12.426
20	12.00	12.380	12.475	12.570	12.665	12.760	12.855	12.950	13.140
21	12.60	13.020	13.125	13.236	13 335	13.440	13.545	13.650	13.860
22	13.20	13.662	13.777	13.893	14.008	14.124	14.239	14.355	14.586
23	13.80	14.306	14.432	14.559	14.685	14.812	14.938	15.065	15.318
24	14.40	14.952	15.090	15.228	15.366	15.504	15.642	15.780	16.056
25	15.00	15.600	15.750	15.900	16.050	16.200	16.350	16.500	16.800
26	15.60	16.250	16.412	16.575	16.773	16.900	17.062	17 225	17.550
27	16.20	16.902	17.077	17.253	17.428	17.604	17.779	17.955	18.306
28	16.80	17.556	17.745	17 934	18.123	18.312	18.501	18.690	19 068
29	17.40	18.212	18.416	18.618	18.821	19.024	19.227	19.430	19.836
30	18.00	18.870	19.087	19.305	19.522	19.740	19.957	20.175	20.610
31	18.60	19.530	19.762	19.995	20 227	20.460	20.692	20.925	21.390
32	19.20	20.192	20.440	20.688	20.936	21.184	21.432	21.680	22.176
33	19.80	20 856	21.120	21.384	21.648	21.912	22.176	22.440	22.968
34	20.40	21.522	21 802	22.083	22 363	22.644	22.924	23.205	23.766
35	21.00	22.190	22.487	22.785	23.082	23.380	23.677	23.975	24.570
36	21 60	22 860	23.175	23.490	23.805	24.120	24.435	24.750	25.380
37	22.20	23.532	23 865	24.198	24.531	24.864	25.197	25.530	26.196
38	22 80	24.206	24.557	24.909	25.260	25 612	25.963	26 115	27.018
39	23.40	24.882	25.252	25.623	25.993	26 364	26.734	27.105	27.846
40	24 00	25.560	25.950	26.340	26.730	27.120	27.510	27.900	28.680
41	24.60	26.240	26.650	27.060	27.470	27.880	28.290	28.700	29.526
42	25 20	26.922	27.352	27.783	28.213	28.644	29.074	29.505	30.360

Building and Loan Stock.

CONTINUATION OF SIXTY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
43	25.80	27.606	28.057	28.508	28.960	29.412	29.863	30.315	31.218
44	26.40	28.292	28.765	29.238	29.711	30.184	30.657	31.130	32.076
45	27.00	28.980	29.475	29.970	30.465	30.960	31.455	31.950	32.940
46	27.60	29.670	30.187	30.705	31.222	31.740	32.257	32.775	33.810
47	28.20	30.362	30.902	31.443	31.983	32.524	33.064	33.605	34.686
48	28.80	31.056	31.620	32.184	32.748	33.312	33.876	34.440	35.568
49	29.40	31.752	32.340	32.928	33.516	34.104	34.692	35.280	36.456
50	30.00	32.450	33.062	33.675	34.287	34.900	35.512	36.125	37.350
51	30.60	33.150	33.787	34.425	35.062	35.700	36.337	36.975	38.250
52	31.20	33.852	34.515	35.178	35.841	36 504	37.167	37.830	39.120
53	31.80	34.556	35.245	35.934	36.623	37.312	38.001	38.690	40.068
54	32.40	35.262	35.977	36 693	37.408	38.124	38.839	39.555	40.986
55	33.00	35.970	36.712	37.455	38.197	38.940	39.682	40.425	41.910
56	33.60	36.680	37.450	38.220	38.990	39 760	40.530	41.300	42.840
57	34.20	37.392	38.190	38.988	39.786	40.584	41.382	42.180	43.776
58	34.80	38.106	38.932	39.759	40.585	41.412	42.238	43.065	44.718
59	35.40	38.822	39.677	40.533	41.388	42.244	43.099	43.955	45.666
60	36.00	39.540	40.425	41.310	42.195	43.080	43.965	44.850	46.620
61	36.60	40.260	41.175	42.090	43.005	43.920	44.835	45.750	47.580
62	37.20	40.982	41.927	42.873	43.818	44.764	45.709	46.655	48.546
63	37.80	41.706	42.682	43.659	44.625	45.612	46.588	47.565	49.518
64	38.40	42.432	43.440	44.448	45.456	46.464	47.472	48 480	50.496
65	39.00	43.160	44.200	45.240	46.280	47.320	48.360	49.400	51.480
66	39.60	43.890	44.962	46.035	47.107	48.180	49.252	50.325	52.470
67	40 20	44.622	45.727	46.833	47.938	49.044	50.149	51.255	53.466
68	40.80	45.356	46.495	47.634	48.773	49.912	51.051	52.190	54.468
69	41.40	46.092	47.265	48.438	49.611	50.784	51.957	53.130	55.476
70	42.00	46.830	48.037	49.245	50.452	51 660	52.867	54.075	56.490
71	42.60	47.570	48.812	50.055	51.297	52.540	53.782	55.025	57.510
72	43.20	48.312	49.590	50.868	52.146	53.424	54.702	55.980	58.536
73	43.80	49.056	50.370	51.684	52.998	54.312	55.626	56.940	59.568
74	44.40	49.802	51.152	52.503	53.953	55.204	56.554	57.905	60.606
75	45.00	50.550	51.937	53.325	54.712	56.100	57.487	58.875	61.650
76	45.60	51.300	52.725	54.150	55.575	57.000	58.425	59.850	62.700
77	46.20	52.052	53.515	54.978	56.441	57.904	59.367	60.830	63.756
78	46.80	52.806	54.307	55.809	57.310	58.812	60.313	61.815	64.818
79	47.40	53.562	55.102	56.643	58.183	59.724	61.264	62.805	65.886
80	48.00	54.320	55.900	57.480	59.060	60.640	62.220	63.800	66.960
81	48.60	55.080	56.700	58.320	59.940	61.560	63.180	64.800	68.040
82	49.20	55.842	57.502	59.163	60.823	62.484	64.144	65.805	69.126
83	49.80	56.606	58.307	60.009	61.710	63.412	65.113	66.815	70.218
84	50.40	57.372	59.116	60.858	62.601	64.344	66.087	67.830	71.316

Building and Loan Stock.

CONTINUATION OF SIXTY CENT PAYMENTS.

No of Mo.	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
85	51.00	58.140	59.925	61.710	63.495	65.280	67.065	68.850	72.420
86	51.60	58.910	60.737	62.565	64.392	66.220	68.047	69.875	73.530
87	52.20	59.682	61.452	63.423	65.293	67.164	69.034	70.905	74.646
88	52.80	60.456	62.370	64.284	66.198	68.112	70.026	71.940	75.768
89	53.40	61.232	63.190	65 148	67.106	69.064	71.022	72.980	76.896
90	54.00	62.010	64.012	66.015	68.017	70.020	72.022	74.025	78.030
91	54 60	62.790	64.837	66.885	68.932	70.980	73.027	75.075	79.170
92	55.20	63.572	65.665	67.758	69.851	71.944	74.037	76.130	80.316
93	55.80	64.356	66.495	68.634	70.773	72.912	75.051	77.190	81.468
94	56.40	65.142	67 327	69.513	71.698	73.884	76.069	78.235	82.626
95	57 00	65.930	68.162	70.395	72.627	74.860	77.092	79.325	83.790
96	57.60	66.720	69.000	71.280	73.560	75.840	78.120	80.400	84.960
97	58.20	67.512	69.840	72 168	74.496	76.824	79.152	81.480	86.136
98	58.80	68.306	70.682	73 059	75.435	77 812	80.188	82.565	87 218
99	59.40	69.102	71.527	73.953	76.378	78.804	81.229	83.655	88.506
100	60.00	69.900	72.375	74.850	77.325	79.800	82.275	84.750	89.700
101	60.60	70.700	73.225	75.750	78 275	80.800	83.325	85.850	90.900
102	61.20	71.502	74.077	76.653	79.228	81.804	84 379	86.955	92.106
103	61.80	72.306	74.933	77.559	80.185	82.812	85.438	88.065	93.318
104	62.40	73.112	75.790	78.468	81.146	83.824	86.502	89.180	94.536
105	63.00	73.920	76.650	79.380	82.110	84.840	87.570	90.300	95.760
106	63.60	74.730	77.512	80.295	83.077	85.860	88.642	91.425	96.990
107	64 20	75.542	78.377	81.213	84.048	86.884	89.719	92.555	98.226
108	64.80	76.356	79.245	82.134	85.023	87.912	90.801	93.690	99.468
109	65 40	77.172	80.115	83.058	86 001	88.944	91.887	94.830	100.716
110	66.00	77.990	80.987	83.985	86.982	89.980	92.977	95.975	
111	66.60	78.810	81.862	84.915	87.967	91.020	94.072	97.125	
112	67.20	79.632	82.740	85.848	88.956	92.064	95.172	98 280	
113	67.80	80.456	83.620	86.784	89.948	93.112	96.276	99.440	
114	68.40	81.282	84.502	87.723	90.943	94.164	97.384	100.605	
115	69.00	82.110	85.387	88.665	91.942	95.220	98.497		
116	69.60	82.940	86.275	89.610	92.945	96.280	99.615		
117	70.20	83.772	87.165	90.558	93.951	97.344	100.737		
118	70.80	84.606	88.057	91 509	94.960	98.412			
119	71.40	85.442	88.952	92.463	95.973	99.484			
120	72.00	86.280	89.850	93.420	96.990	100.560			
121	72.60	87.120	90.760	94.380	98.010				
122	73.20	87.962	91.652	95.343	99.033				
123	73.80	88.806	92.557	96.309	100.060				
124	74.40	89.652	93.465	97.278					
125	75.00	90.500	94.375	98.250					
126	75.60	91.350	95.287	99.225					

Building and Loan Stock.

CONTINUATION OF SIXTY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
127	76.20	92.202	96.202	100.203					
128	76.80	93.056	97.120						
129	77.40	93.912	98.040						
130	78.00	94.770	98 962						
131	78.60	95.630	99.887						
132	79.20	96.492	100.815						
133	79.80	97.356							
134	80.40	98.222							
135	81.00	99.090							
136	81.60	99.960							
137	82.20	100.832							

Building and Loan Stock.

Table showing amount paid and the withdrawal value in dollars, cents and mills from one month to maturity (par value $100) on one share of stock, payment 70 cents per month, paid at the end of each month, with dividends at 4, 5, 6, 7, 8, 9, 10, and 12 %.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div @12%
1	.70	.700	.700	.700	.700	.700	.700	.700	.700
2	1.40	1.402	1.402	1.403	1.404	1.404	1 405	1.405	1.407
3	2.10	2.106	2.108	2.110	2 112	2.113	2.115	2.117	2.121
4	2.80	2.813	2.817	2.821	2.824	2.827	2.831	2.834	2.842
5	3.50	3.523	3.529	3.535	3.540	3.546	3.552	3 558	3.570
6	4.20	4.234	4.243	4 252	4.261	4.269	4.278	4.287	4.305
7	4.90	4.948	4.961	4.973	4.985	4.997	5.010	5.032	5.047
8	5.60	5.665	5.681	5.698	5.714	5.773	5.747	5.763	5.796
9	6.30	6.383	6.404	6.426	6.446	6.467	6.489	6.509	6.552
10	7.00	7.104	7.130	7.157	7.183	7 209	7 236	7.262	7 315
11	7.70	7.828	7.860	7.892	7.924	7.956	7.988	8.020	8.085
12	8.40	8.553	8.592	8.631	8 669	8.707	8 746	8.784	8.862
13	9.10	9.281	9.328	9.373	9.428	9.463	9.509	9.554	9.646
14	9.80	10.012	10.064	10.118	10.171	10.224	10.277	10.330	10.437
15	10.50	10 744	10 805	10.867	10.928	10.989	11 051	11.112	11 235
16	11.20	11.479	11.549	11.620	11.689	11.750	11.830	11.899	12.040
17	11.90	12.216	12.295	12.376	12.454	12.553	12.614	12.692	12 852
18	12.60	12 956	13.045	13.135	13.224	13.312	13.403	13.491	13.671
19	13.30	13.698	13.797	13.898	13.997	14.096	15.197	14.296	14.497
20	14.00	14.442	14.552	14.665	14.775	14.885	14.997	15.107	15.330
21	14.70	15.199	15.311	15.435	15.556	15.678	15.807	15.924	16.170
22	15.40	15.938	16.072	16.208	16.342	16.476	16.612	16.746	17.017
23	16.10	16.689	16.836	16.985	17.132	17.278	17.428	17.574	17.871
24	16.80	17.443	17.603	17.766	17.926	18.086	18.249	18.409	18.732
25	17.50	18.199	18.373	18.550	18.724	18.898	19.075	19.249	19.600
26	18.20	18.957	19.145	19.337	19.526	19.714	19.906	20 094	20 475
27	18.90	19.717	19.921	20.128	20 332	20.535	20.742	20.946	21.357
28	19.60	20.480	20 699	20.923	21.142	21.361	21.584	21.803	22.246
29	20.30	21.245	21.481	21.721	21.956	22.191	22.431	22.666	23.142
30	21 00	22.013	22.265	22.522	22.774	23 027	23.283	23.536	24.045
31	21.70	22.783	23.054	23.327	23.597	23.866	24.141	24.410	24.955
32	22.40	23.555	23.843	24.136	24 423	24.701	25 004	25.291	25.872
33	23.10	24 330	24.636	24.948	25.254	25 560	25.872	26.178	26.796
34	23.80	25.107	25 432	25.763	26.088	26.414	26.745	27.070	27.727
35	24.50	25.875	26.231	26.582	26.927	27.272	27.623	27.968	28.665
36	25.20	26.667	27.033	27.405	27 770	28.135	28.507	28.872	29.610
37	25.90	27.451	27.838	28.231	28.617	29.003	29.396	29.782	30.562
38	26.60	28.237	28.645	29.060	29.468	29.875	30.290	30.698	31.521
39	27.30	29.026	29.456	29.893	30.323	30.753	31.190	31.620	32.487
40	28.00	29.817	30.269	30.730	31.182	31.634	32.095	32.547	33.460
41	28.70	30.610	31.086	31.570	32.145	32.521	33.005	33.480	34.440
42	29.40	31.406	31.905	32.413	32.912	33.412	33.920	34.419	35.427

Building and Loan Stock.

CONTINUATION OF SEVENTY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
43	30.10	32.203	32.727	33.260	33.784	34.307	34.840	35.364	36.421
44	30.80	33.004	33.552	34.111	34.659	35.208	35.766	36.315	37.422
45	31.50	33.806	34.390	34.965	35.539	36.113	36.697	37.271	38.430
46	32.20	34.611	35.211	35.822	36.422	37.023	37.633	38.234	39.445
47	32.90	35.418	36.065	36.683	37.310	37.937	38.575	39.202	40.467
48	33.60	36.228	36.882	37.548	38.202	38.856	39.522	40.176	41.496
49	34.30	37.040	37.722	38.416	39.098	39.780	40.474	41.156	42.532
50	35.00	37.854	38.564	39.287	39.998	40.708	41.431	42.141	43.575
51	35.70	38.670	39.410	40.162	40.902	41.641	42.393	43.133	44.625
52	36.40	39.489	40.258	41.041	41.810	42.579	43.361	44.130	45.682
53	37.10	40.310	41.109	41.923	42.722	43.521	44.334	45.133	46.746
54	37.80	41.134	41.964	42.808	43.638	44.518	45.312	46.142	47.817
55	38.50	41.960	42.821	43.697	44.558	45.420	46.296	47.157	48.895
56	39.20	42.788	43.681	44.590	45.483	46.376	47.285	48.178	49.980
57	39.90	43.618	44.544	45.486	46.411	47.337	48.279	49.204	51.072
58	40.60	44.451	45.410	46.385	47.344	48.302	49.278	50.236	52.171
59	41.30	45.286	46.279	47.288	48.280	49.273	50.282	51.275	53.277
60	42.00	46.124	47.150	48.195	49.221	50.248	51.292	52.319	54.290
61	42.70	46.963	48.025	49.105	50.166	51.227	52.307	53.368	55.510
62	43.40	47.860	48.902	50.018	51.115	52.212	53.327	54.424	56 637
63	44.10	48.650	49.783	50.925	52.068	53.200	54.353	55.485	57.771
64	44.80	49.497	50.666	51.856	53.025	54.194	55.384	56.553	58.912
65	45.50	50.346	51.552	52.780	53.986	55.192	56.420	57.626	60.060
66	46.20	51.197	52.441	53.707	54.951	56.195	57.461	58.705	61.215
67	46.90	52.051	53.334	54.638	55.920	57.203	58.507	49.790	62.377
68	47.60	52.907	54.228	55.573	56.894	58.215	59.559	60.880	63.546
69	48.30	53.766	55.126	56.511	57.871	59.232	60.616	61.957	64.722
70	49.00	54.626	56.027	57.452	58.853	60.253	61.678	63.079	65.905
71	49.70	55.490	56.931	58.397	59.838	61.280	62.746	64.187	67.095
72	50.40	56.355	57.837	59.346	60.828	62.310	63.819	65.301	68.292
73	51.10	57.223	58.747	60.298	61.822	63.346	64.897	66.421	69.496
74	51.80	58.093	59.659	61.253	62.820	64.386	65.980	67.546	70.707
75	52.50	58.965	60.575	62.212	63.822	65.431	67.068	68.678	71.925
76	53.20	59.840	61.493	63.175	64.828	66.481	68.162	69.815	73.150
77	53.90	60.717	62.414	64.141	65.838	67.535	69.261	70.958	74.382
78	54.60	61.596	63.338	65.110	66.852	68.593	70.365	72.107	75.621
79	55.30	62.478	64.265	66.083	67.870	69.675	71.470	73.262	76.867
80	56.00	63.362	65.195	67.060	68.892	70.725	72.590	74.422	78.120
81	56.70	64.249	66.128	68.040	69.919	71.798	73.710	75.589	79.380
82	57.40	65.137	67.064	69.023	70.949	72.875	74.835	76.761	80.647
83	58.10	66.028	68.002	70.010	71.984	73.957	75.965	77.939	81.921
84	58.80	66.922	68.944	71.001	73.022	75.044	77.101	79.123	83.202

Building and Loan Stock.

CONTINUATION OF SEVENTY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
85	59.50	67.818	69.888	71.995	74.065	76.136	78.248	80.313	84.490
86	60.20	68.716	70.836	72.992	75.112	77.123	79.388	81.508	85.785
87	60.90	69.616	71.786	73.993	76.163	78.333	80.540	82.710	87.087
88	61.60	70.519	72.739	74.998	77.218	79.538	81.697	83.917	88.396
89	62.30	71.424	73.695	76.006	78.277	80.548	82.859	85.130	89.712
90	63.00	72.331	74.654	77.017	79.340	81.663	84.026	86.349	91.035
91	63.70	73.241	75.616	78.032	80.407	82.782	85.198	87.573	92.365
92	64.40	74.153	76.581	79.051	81.478	83.906	86.376	88.804	93.702
93	65.10	75.067	77.547	80.073	82.554	85.035	87.559	90.040	95.046
94	65.80	75.984	78.509	81.098	83.633	86.168	88.747	91.282	96.397
95	66.50	76.903	79.493	82.127	84.717	87.306	89.941	92.530	97.755
96	67.20	77.824	80.469	83.160	85.804	88.449	91.140	93.784	99.120
97	67.90	78.748	81.448	84.196	86.896	89.596	92.344	95.034	100.492
98	68.60	79.674	82.431	85.235	87.992	90.748	93.553	96.309	
99	69.30	80.602	83.416	86.278	89.092	91.905	94.767	97.581	
100	70.00	81.533	84.404	87.325	90.196	93.067	95.987	98.858	
101	70.70	82.466	85.395	88.375	91.304	94.233	97.212	100.141	
102	71.40	83.401	86.389	89.426	92.416	95.403	98.442		
103	72.10	84.339	87.386	90.485	93.532	96.578	99.678		
104	72.80	85.279	88.385	91.546	94.652	97.758	100.919		
105	73.50	86.221	89.388	92.610	95 716	98 943			
106	74 20	87.166	90.394	93.677	96.905	100.132			
107	74.90	88.113	91.402	94.748	98.037				
108	75.60	89.062	92.413	95.823	99.174				
109	76.30	90.014	93 428	96.901	100.314				
110	77.00	90.968	94.445	97.982					
111	77.70	91.924	95 465	99.067					
112	78.40	92.883	96 488	100.156					
113	79.10	93.844	97.514						
114	79.80	94.807	98.543						
115	80.50	95.773	99.575						
116	81 20	96.741	100.609						
117	81.90	97.711							
118	82.60	98.683							
119	83.30	99 658							
120	84.00	100.636							

Building and Loan Stock.

Table showing amount paid and the withdrawal value in dollars, cents and mills from one month to maturity (par value $100) on one share of stock, payment 80 cents per month, paid at the end of each month, with dividends at 4, 5, 6, 7, 8, 9, 10, and 12 %.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
1	.80	.800	.800	.800	.800	.800	.800	.800	.800
2	1.60	1.602	1.603	1.604	1.604	1.605	1.606	1.606	1.608
3	2.40	2.407	2.409	2.412	2.413	2 415	2.418	2.419	2.424
4	3.26	3.215	3.219	3.224	3.227	3.231	3.236	3.239	3.248
5	4.00	4.026	4.033	4.040	4.046	4.053	4.060	4.066	4.080
6	4.80	4.839	4.849	4.860	4.869	4.879	4.890	4.899	4.920
7	5.60	5.659	5.669	5.684	5.697	5.711	5.721	5.739	5.768
8	6.40	6 474	6.493	6.512	6.530	6.549	6.568	6.586	6.624
9	7.20	7.295	4 319	7.344	7 367	7.391	7.416	7.439	7.488
10	8.00	8.119	8.149	8.180	8.209	8.239	8.270	8.299	8.360
11	8.80	8.946	8.983	9.020	9.056	9.093	9.130	9.166	9 240
12	9.60	9 775	9.819	9.864	9.907	9.951	9.996	10.039	10.128
13	10.40	10.607	10.659	10.712	10.763	10.815	10 868	10.919	11.024
14	11.20	11.442	11.503	11.564	11.624	11.685	11.746	11.806	11.928
15	12.00	12.279	12.349	12.420	12.489	12.559	12.630	12.699	12.840
16	12.80	13.119	13.199	13.280	13.359	13.439	13.520	13.599	13.760
17	13.60	13.961	14 052	14.144	14.233	14.324	14.416	14 505	14.688
18	14.40	14.806	14.909	15 012	15.112	15.215	15 318	15.418	15.624
19	15.20	15.654	15 769	15 884	15.996	16.111	16.226	16.338	16.568
20	16.00	16 505	16.612	16 760	16.885	17.012	17 140	17.265	17 520
21	16.80	17 358	17.499	17.640	17 778	17.919	18.060	18 198	18 480
22	17.60	18.214	18.369	18 524	18.676	18 831	18.986	19.136	19.448
23	18 40	19 072	19 242	19.412	19 578	19.748	19.918	20 084	20 424
24	19.20	19 934	20.119	20.304	20.486	20.671	20.856	21.038	21.408
25	20.00	20.798	20 999	21.200	21.398	21 599	21 800	21.998	22 400
26	20.80	21.664	21 882	22.100	22.314	22 532	22.750	22.964	23.400
27	21 60	22.533	22.768	23.004	23 235	23 470	23.706	23 937	24.408
28	22.40	23.405	23.658	23.912	24.161	24.414	24.668	24.917	25.424
29	23.20	24.279	24 551	24.824	25.091	25.363	25.636	25.903	26.448
30	24.00	25.157	25.448	25 740	26.027	26.318	26.610	26.897	27.480
31	24.80	26.036	26.348	26.660	26.966	27.278	27.590	27.896	28.520
32	25 60	26.919	27 241	27.584	27.901	28.243	28.576	28.903	29.568
33	26.40	27.804	28 158	28.512	28.860	29.214	29.568	29.916	30.624
34	27.20	28 692	29.068	29.444	29.814	30 190	30.566	30.936	31.688
35	28.00	29.582	29.981	30.380	30.772	31.171	31.570	31.962	32.720
36	28.80	30.475	30.897	31.320	31.735	32.157	32.580	32.995	33.840
37	29.60	31.371	31.817	32.264	32.703	33.149	33.596	34.035	34.928
38	30.40	32.269	32.740	33.212	33.675	34.146	34.618	35.081	36.024
39	31.20	33.171	33.667	34.164	34.653	35.149	35.646	36.135	37.128
40	32.00	34.074	34.597	35.120	35.634	36.157	36.680	37.194	38.240
41	32.80	34.981	35.530	36.080	36.621	37.170	37.720	38.261	39.360
42	33.60	35.890	36.467	37.044	37.612	38.189	38.766	39.334	40.488

Building and Loan Stock.

CONTINUATION OF EIGHTY CENT PAYMENTS.

No. of Mo.	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div @9%	Div. @10%	Div @12%
43	34.40	36.801	37.406	38.012	38.607	39.212	39.818	40.413	41.624
44	35.20	37.716	38.350	38.984	39.608	40.242	40.876	41.500	42.768
45	36.00	38.633	39.296	39.960	40.613	41.276	41.940	42.593	43.920
46	36.80	39.553	40.246	40.940	41.623	42.316	43.010	43.693	45.080
47	37.60	40.475	41.199	41.924	42.637	43.361	44.086	44.799	46.248
48	38.40	41.400	42.156	42.912	43.656	44.412	45.116	45.912	47.424
49	39.20	42.328	43.116	43.904	44.680	45.468	46.256	47.032	48.608
50	40.00	43.258	44.079	44.900	45.708	46.529	47.350	48.158	49.800
51	40.80	44.191	45.045	45.900	46.741	47.595	48.450	49.291	51.000
52	41.60	45.127	46.015	46.904	47.779	48.667	49.520	50.431	52.208
53	42.40	46.065	46.988	47.912	48.821	49.744	50.668	51.577	53.424
54	43.20	47.006	47.965	48.924	49.918	50.827	51.786	52.730	54.648
55	44.00	47.950	48.945	49.940	50.920	51.915	52.910	53.890	55.880
56	44.80	48.896	49.928	50.960	51.976	53.008	54.140	55.056	57.120
57	45.60	49.845	50.914	51.984	53.037	54.106	55.176	56.229	58.368
58	46.40	50.796	51.904	53.012	54.102	55.210	56.318	57.408	59.624
59	47.20	51.751	52.897	54.044	55.173	56.319	57.466	58.595	60.888
60	48.00	52.708	53.894	55.080	56.248	57.433	58.620	59.788	62.160
61	48.80	53.667	54.893	56.120	57.327	58.553	59.780	60.987	63.440
62	49.60	54.630	55.897	57.164	58.412	59.679	60.946	62.194	64.728
63	50.40	55.594	56.903	58.212	59.500	60.809	62.118	63.406	66.024
64	51.20	56.562	57.913	59.264	60.594	61.945	63.296	64.626	67.328
65	52.00	57.532	58.926	60.320	61.692	63.086	64.480	65.852	68.640
66	52.80	58.505	59.942	61.380	62.795	64.232	65.670	67.085	69.960
67	53.60	59.481	60.962	62.444	63.903	65.384	66.866	68.325	71.288
68	54.40	60.459	61.985	63.512	65.015	66.541	68.068	69.571	72.624
69	55.20	61.440	63.012	64.584	66.132	67.704	69.276	70.824	73.968
70	56.00	62.423	64.041	65.660	67.253	68.871	70.490	72.083	75.320
71	56.80	63.410	65.075	66.740	68.380	70.045	71.710	73.350	76 680
72	57.60	64.398	66.111	67.824	69.510	71.223	72 936	74.622	78.048
73	58.40	65.390	67.145	68.912	70.646	72.407	74.168	75.902	79.424
74	59.20	66.384	68.194	75.004	71.786	73.596	75.406	77.188	80.808
75	60.00	67.381	69.240	71.100	72.931	74.790	76.650	78.481	82.200
76	60.80	68.381	70.290	72.200	74.081	75 990	77.900	79.781	83.600
77	61.60	69.383	71.343	73.304	75.235	77.195	79.156	81.087	85.008
78	62.40	70.387	72.399	74.412	76.393	78.405	80.418	82.399	86.424
79	63.20	71.395	73.459	75.524	77.557	79.621	81.686	83.719	87.848
80	64.00	72.405	74.522	76.640	78.725	80.842	82.960	85.045	89.280
81	64.80	73.418	75.589	77 760	79.898	82.069	84.240	86.378	90.720
82	65.60	74.433	76.658	78.884	81.075	83.300	85.526	87.717	92.168
83	66.40	75.451	77.731	80.012	82.257	84.537	86.818	89.063	93.624
84	67.20	76.472	78.808	81.144	83.444	85.780	88.116	90.416	95.088

Building and Loan Stock.

CONTINUATION OF EIGHTY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
85	68.00	77.496	79.888	82.280	84.636	87.028	89.420	91.776	96.560
86	68.80	78.522	80.971	83.420	85.832	88.281	90.730	93.142	98.040
87	69.60	79.551	82.057	84.564	87.033	89.539	92.046	94.515	99.520
88	70.40	80.572	83.147	85.712	88.238	90.803	93.368	95.894	101.024
89	71.20	81.616	84.240	86.864	89.448	92.072	94.696	97.280	
90	72.00	82.653	85.336	88.020	90.663	93.346	96.030	98.673	
91	72.80	83.692	86.436	89.180	91.882	94.626	97.370	100.072	
92	73.60	84.734	87.541	90.344	93.106	95.911	98.716		
93	74.40	85.779	88.645	91.512	94.035	97.201	100.068		
94	75.20	86.826	89.755	92.684	95.568	98.497			
95	76.00	87.876	90.868	93.860	96.806	99.798			
96	76.80	88.929	91.984	95.040	98.049	101.104			
97	77.60	89.984	93.104	96.224	99.296				
98	78.40	91.042	94.227	97.412	100.548				
99	79.20	92.103	95.353	98.604					
100	80.00	93.167	96.483	99.800					
101	80.80	94.233	97.616	101.000					
102	81.60	95.301	98.752						
103	82.40	96.372	99.892						
104	83.20	97.446	101.035						
105	84.00	98.523							
106	84.80	99.602							
107	85.60	100.684							

Building and Loan Stock.

Table showing amount paid and the withdrawal value in dollars, cents and mills from one month to maturity (par value $100) on one share of stock, payment 90 cents per month, paid at the end of each month, with dividends at 4, 5, 6, 7, 8, 9, 10, and 12 %.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div @9%	Div. @10%	Div. @12%
1	.90	.900	.900	.900	.900	.900	.900	.900	.900
2	1.80	1.803	1.803	1.804	1.805	1.806	1.806	1.807	1.809
3	2.70	2.709	2.711	2.713	2.715	2.718	2.720	2.722	2.727
4	3.60	3.618	3.622	3.627	3.631	3.636	3.640	3.645	3.654
5	4.50	4.530	4.537	4.545	4.552	4.560	4.567	4.575	4.590
6	5.40	5.445	5.456	5.467	5.478	5.490	5.501	5.512	5.535
7	6.30	6.363	6.378	6.394	6.410	6.421	6.441	6.457	6.489
8	7.20	7.284	7.305	7.326	7.347	7.368	7.389	7.410	7.452
9	8.10	8.208	8.235	8.262	8.289	8.316	8.343	8.370	8.424
10	9.00	9.135	9.168	9.202	9.236	9.270	9.303	9.337	9.405
11	9.90	10.065	10.106	10.147	10.188	10.230	10.271	10.312	10.395
12	10.80	10.998	11.047	11.097	11.146	11.196	11.245	11.295	11.394
13	11.70	11.934	11.992	12.051	12.109	12.168	12.226	12.285	12.402
14	12.60	12.873	12.941	13.009	13.077	13.146	13.214	13.282	13.419
15	13.50	13.815	13.893	13.972	14.051	14.130	14.208	14.287	14.445
16	14.40	14.760	14.850	14.940	15.030	15.120	15.210	15.300	15.480
17	15.30	15.708	15.809	15.912	16.014	16.116	16.218	16.320	16.524
18	16.20	16.659	16.763	16.888	17.003	17.118	17.232	17.347	17.577
19	17.10	17.613	17.741	17.869	17.997	18.126	18.254	18.382	18.639
20	18.00	18.570	18.712	18.855	18.997	19.140	19.282	19.425	19.710
21	18.90	19.530	19.687	19.845	20.007	20.160	20.317	20.475	20.790
22	19.80	20.493	20.666	20.839	21.012	21.186	21.359	21.532	21.879
23	20.70	21.459	21.648	21 838	22.028	22.218	22.407	22.597	22.977
24	21.60	22.428	22.634	22.842	23.049	23.256	23.463	23.670	24.084
25	22.50	23.400	23.625	23.850	24.075	24.300	24.525	24.750	25.200
26	23.40	24.175	24.618	24.852	25.106	25.350	25.593	25.837	26.325
27	24.30	25.353	25.616	25.879	26.142	26.406	26.669	26.932	27.459
28	25.20	26.334	26.621	26.901	27.184	27.468	28.751	28.035	28.602
29	26.10	27.180	27.622	27.927	28.231	28.536	28.840	29.145	29.754
30	27.00	28.305	28.631	28.957	29 283	29.610	29.936	30.262	30.915
31	27.90	29.295	29.643	29.992	30.341	30.690	31.038	31.387	32.085
32	28.80	30.288	30.660	31.032	31.404	31.776	32.148	32 520	33.264
33	29.70	31 284	31 680	32 076	32.472	32 868	33.264	33 660	34.452
34	30.60	32.283	32.703	33 124	33.545	33.966	34 386	34.807	35 649
35	31 50	33.285	33.731	34 177	34 623	35.070	35 516	35 962	36 855
36	32 40	34 290	34 762	35.235	35 707	36.180	36 652	37.125	38 070
37	33.30	35 298	35.797	36 297	36 796	37.296	37.795	38 295	39 294
38	34 20	36 309	36.836	37.363	37 890	38.418	38.945	39.472	40.527
39	35.10	37.323	37.878	38.434	38.990	39.546	40.101	40.657	41.769
40	36.00	38.340	38.925	36.510	40.095	40.680	41.265	41.850	43.020
41	36.90	39.360	39.975	40.590	41.205	41.820	42.435	43.050	44.280
42	37.80	40.383	41.028	41.674	42.320	42.966	43.611	44.257	45.549

Building and Loan Stock.

CONTINUATION OF NINETY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
43	38.70	41.409	42.086	42.763	43.440	44.118	44.795	45.472	46.827
44	39.60	42.438	43.177	43.857	44.566	45.276	45.985	46.695	48.114
45	40.50	43.470	44.212	44.955	45.697	46.440	47.182	47.925	49.410
46	41.40	44.505	45.281	46.057	46.833	47.610	48.386	49.162	50.715
47	42.30	45.543	46.351	47.164	47.975	48.786	49.596	50.407	52.029
48	43.20	46.584	47.429	48.276	49.122	49.968	50.814	51.660	53.352
49	44.10	47.628	48.510	49.392	50.274	51.156	52.038	52.920	54.684
50	45.00	48.675	49.593	50.512	51.431	52.350	53.268	54.187	56.025
51	45.90	49.725	50.681	51.637	52.593	53.550	54.506	55.462	57.375
52	46.80	50.778	51.770	52.767	53.761	54.720	55.750	56.745	58.734
53	47.70	51.834	52.871	53.901	54.934	55.968	57.001	58.035	60.102
54	48.60	52.893	53.966	55.039	56.112	57.186	58.259	59.332	61.479
55	49.50	53.955	55.068	56.182	57.296	58.410	59.523	60.637	62.865
56	50.40	55.020	56.175	57.330	58.485	59.640	60.795	61.950	64.260
57	51.30	56.088	57.285	58.482	59.679	60.876	62.073	63.270	65.664
58	52.20	57.159	58.398	59.638	60.878	62.118	63.357	64.597	67.077
59	53.10	58.233	59.516	60.799	62.082	63.366	64.649	65.932	68.499
60	54.00	59.310	60.637	61.965	63.292	64.620	65.947	67.275	69.930
61	54.90	60.390	61.762	63.135	64.507	65.880	67.252	68.625	71.370
62	55.80	61.473	62.891	64.309	65.727	67.146	68.564	69.982	72.819
63	56.70	62.559	64.023	65.488	66.953	68.418	69.882	71.347	74.277
64	57.60	63.648	65.160	66.672	68.184	69.696	71.208	72.720	75.744
65	58.50	64.740	66.300	67.860	69.420	70.980	72.540	74.100	77.220
66	59 40	65.835	67.443	69.052	70.661	72.270	73.878	75.487	78.705
67	60.30	66.933	68.591	70.249	71.907	73.566	75.224	76.882	80.199
68	61.20	68.034	69.742	71.451	73.159	74.868	76.576	78.285	81.702
69	62.10	69.138	70.897	72.657	74.416	76.176	77.935	79.695	83.214
70	63.00	70.245	72.056	73.867	75.678	77.490	79.301	81.112	84.735
71	63.90	71.355	73.218	75.082	70.946	78.810	80.673	82.537	86.265
72	64.80	72.468	74.385	76.302	78.219	80.136	82.053	83.970	87.804
73	65.70	73.588	75.555	77.526	79.497	81.468	83.439	85.410	89.352
74	66.60	74.703	76.728	78.754	80.780	82.806	84.831	86.857	90.909
75	67.50	75.825	77.796	79.987	82.068	84.150	86.231	88.312	92.475
76	68.40	76.950	79.087	81.225	83.362	85.500	87.637	89.775	94.050
77	69.30	78.078	80.262	82.467	84.661	86.856	89.050	91.245	95.634
78	70.20	79.209	81.461	83.713	85.965	88.218	90.470	92.722	97.227
79	71.10	80.343	82.653	84.964	87.270	89.586	91.896	94.207	98.829
80	72.00	81.480	83.850	86.220	88.590	90.960	93.330	95.700	100.440
81	72.90	82.620	85.050	87.480	89.910	92.340	94.770	97.100	
82	73.80	83.763	86.253	88.744	91.235	93.726	96.216	98.707	
83	74.70	84.909	87.461	90.013	92.565	95.118	97.670	100.222	
84	75.60	86.058	88.672	91.287	93.901	96.516	99.130		

Building and Loan Stock.

CONTINUATION OF NINETY CENT PAYMENTS.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
85	76.50	87.210	89.887	92.565	95.242	98.920	100.597		
86	77.40	88.365	91.108	93.847	96.588	100.330			
87	78.30	89.523	92.328	95.134	97.940				
88	79.20	90.681	93.555	96.426	100.170				
89	80.10	91.848	94.785	97.722					
90	81.00	93.015	96.028	99.022					
91	81.90	94.185	97.256	100.327					
92	82.80	95.358	98.497						
93	83.70	96.534	99.742						
94	84.60	97.713	100.981						
95	85.50	98.895							
96	86.40	100.080							

Building and Loan Stock.

Table showing amount paid and the withdrawal value in dollars, cents and mills from one month to maturity (par value $100) on one share of stock, payment $1.00 per month, paid at the end of each month, with dividends at 4, 5, 6, 7, 8, 9, 10, and 12 %.

No of Mo	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
1	1.00	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	2.00	2.003	2.004	2.005	2.005	2.006	2.007	2.008	2.010
3	3.00	3.009	3.012	3.015	3.017	3.019	3.022	3.024	3.030
4	4.00	4.019	4.024	4.030	4.034	4.039	4.045	4.050	4.060
5	5.00	5.033	5.041	5.050	5.058	5.066	5.075	5.083	5.100
6	6.00	6.049	6.062	6.075	6.087	6.099	6.112	6.124	6.150
7	7.00	7.069	7.087	7.105	7.122	7.139	7.157	7.174	7.210
8	8.00	8.093	8.116	8.140	8.163	8.186	8.210	8.233	8.280
9	9.00	9.119	9.149	9.180	9.209	9.239	9.270	9.299	9.360
10	10.00	10.149	10.187	10.225	10.262	10.299	10.337	10.374	10.450
11	11.00	11.183	11.228	11.275	11.320	11.366	11.412	11.458	10.550
12	12.00	12.219	12.264	12.330	12.384	12.439	12.495	12.549	12.660
13	13.00	13.259	13.324	13.390	13.454	13.519	13.585	13.649	13.780
14	14.00	14.303	14.378	14.455	14.530	14.606	14.682	14.758	14.910
15	15.00	15.349	15.436	15.525	15.612	15.699	15.787	15.874	16.050
16	16.00	16.399	16.499	16.600	16.699	16.799	16.900	16.999	17.200
17	17.00	17.452	17.565	17.680	17.792	17.905	18.020	18.132	18.360
18	18.00	18.509	18.636	18.765	18.891	19.018	19.147	19.274	19.530
19	19.00	19.568	19.711	19.855	19.996	20.138	20.283	20.424	20.710
20	20.00	20.611	20.789	20.950	21.107	21.265	21.425	21.582	21.900
21	21.00	21.699	21.873	22.050	22.224	22.398	22.575	22.749	23.100
22	22.00	22.769	22.960	23.155	23.346	23.536	23.732	23.924	24.310
23	23.00	23.842	24.042	24.265	24.474	24.684	24.897	25.107	25.530
24	24.00	24.919	25.148	25.380	25.609	25.838	26.070	26.299	26.760
25	25.00	25.999	26.248	26.500	26.749	26.998	27.250	27.499	28.000
26	26.00	27.082	27.352	27.625	27.894	28.164	28.437	28.707	29.250
27	27.00	28.168	28.460	28.755	29.046	29.337	29.632	29.993	30.510
28	28.00	29.258	29.572	29.890	30.203	30.517	30.835	31.148	31.780
29	29.00	30.351	30.688	31.030	31.366	31.703	32.045	32.381	33.060
30	30.00	31.448	31.809	32.175	32.536	32.897	33.262	33.623	34.350
31	31.00	32.548	32.934	33.325	33.710	34.096	34.487	34.873	35.650
32	32.00	33.641	34.063	34.480	34.891	35.303	35.720	36.131	36.960
33	33.00	34.758	35.196	35.640	36.078	36.316	36.960	37.398	38.280
34	34.00	35.868	36.333	36.805	37.280	37.736	38.207	38.673	39.610
35	35.00	36.981	37.475	37.975	38.468	38.962	39.462	39.956	40.950
36	36.00	38.097	38.620	39.150	39.672	40.195	40.725	41.247	42.300
37	37.00	39.217	39.780	40.330	40.892	41.435	41.995	42.447	43.660
38	38.00	40.340	40.924	41.515	42.098	42.681	43.272	43.855	45.030
39	39.00	41.467	42.082	42.705	43.320	43.935	44.557	45.172	46.410
40	40.00	42.597	43.244	43.900	44.547	45.194	45.850	46.497	47.800
41	41.00	43.730	44.411	45.100	45.780	46.461	47.150	47.830	49.200
42	42.00	44.867	45.581	46.305	47.019	47.734	48.457	49.172	50.610

Building and Loan Stock.

CONTINUATION OF DOLLAR PAYMENTS.

No. of Mo.	Dues Paid	Div. @4%	Div. @5%	Div. @6%	Div. @7%	Div. @8%	Div. @9%	Div. @10%	Div. @12%
43	43.00	46.006	46.756	47.515	48.264	49.013	49.772	50.521	52.030
44	44.00	47.150	47.935	48.730	49.515	50.300	51.095	51.880	53.460
45	45.00	48.296	49.118	49.950	50.771	51.593	52.425	53.246	54.900
46	46.00	49.446	50.305	51.175	52.034	52.893	53.762	54.621	56.350
47	47.00	50.559	51.496	52.405	53.302	54.199	55.107	56.004	57.810
48	48.00	51.756	52.692	53.640	54.576	55.512	56.460	57.396	59.280
49	49.00	52.916	53.892	54.880	55.856	56.832	57.820	58.796	60.760
50	50.00	54.079	55.096	56.125	57.141	58.158	59.187	60.204	62.250
51	51.00	55.245	56.304	57.375	58.433	59.491	60.562	61.620	63.750
52	52.00	56.415	57.516	58.630	59.730	60.831	61.945	63.045	65.260
53	53.00	57.578	58.724	59.890	61.033	62.177	63.335	64.478	66.780
54	54.00	58.765	59.952	61.155	62.342	63.530	64.732	65.920	68.310
55	55.00	59.945	61.177	62.425	63.657	64.890	66.137	67.370	69.850
56	56.00	61.128	62.406	63.700	64.978	66.256	67.550	68.828	71.400
57	57.00	62.314	63.639	64.980	66.204	67.629	68.970	70.294	72.960
58	58.00	63.504	64.876	66.265	67.636	69.008	70.397	71.769	74.530
59	59.00	64.697	66.117	67.555	68.975	70.395	71.832	73.252	76 110
60	60.00	65.894	67.363	68.850	70.319	71.788	73.275	74.744	77.700
61	61.00	67.093	68.612	70.150	71.668	73.187	74.725	76.243	79.300
62	62.00	68.297	69.866	71.455	73.024	74.594	76.182	77.742	80.910
63	63.00	69.503	71.124	72.765	74.385	76.006	77.647	79.257	82.530
64	64.00	70.713	72.386	74.080	75.753	77.426	79.120	80.793	84.160
65	65.00	71.926	73.652	75.400	77.126	78.852	80.600	82.326	85.800
66	66.00	73.142	74.923	76.725	78.505	80.285	82.087	83.867	87.450
67	67.00	74.362	76.197	78.055	79.880	81.725	83.582	85.417	89.110
68	68.00	75.585	77.476	79.390	81.280	83.171	85.085	86.975	90.780
69	69.00	76.812	78.759	80.730	82.677	84.624	86.595	88.542	92.460
70	70.00	78.041	80.046	82.075	84.079	86.083	88.112	90.116	94.150
71	71.00	79.275	81.337	83.425	85.487	87.550	89.637	91.700	95.850
72	72.00	80.511	82.632	84.780	86.901	89.022	91.170	93.281	97.560
73	73.00	81.745	83.932	86.140	88.321	90.502	92.710	94.891	99.280
74	74.00	82.994	85.236	87.505	89.746	91.988	94.257	96.499	101.010
75	75.00	84.240	86.544	88.875	91.178	93.781	95.812	98.115	
76	76.00	85.490	87.856	90.250	92.615	94.981	97.375	99.740	
77	77.00	86.743	89.172	91.630	94.038	96.487	98.945	101.373	
78	78.00	87.999	90.492	93.015	95.507	97.999	100.522		
79	79.00	89.259	91.816	94.405	96.962	99.519			
80	80.00	90.522	93.145	95.800	98.422	101.045			
81	81.00	91.789	94.478	97.200	99.889				
82	82.00	93.058	95.815	98.605	101.361				
83	83.00	94.331	97.156	100.015					
84	84.00	95.608	98.601						
85	85.00	96.888	99.851						
86	86.00	98.171	101.204						
87	87.00	99.457							
88	88.00	100.747							

Special Interest References.

TIME IN WHICH AMOUNT DOUBLES.

Table giving the number of years in which any amount will double, at simple and compound interest.

Rate	At Simple Int.	Interest Com. Annually	Com Semi-Annually	Rate	At Simple Int.	Interest Com. Annually	Com. Semi-Annually
1	100	69.666	69.487	6	16.67	11.896	11.725
1½	66.66	46.556	46.382	6½	15.38	11.007	10.836
2	50	35.004	34.812	7	14.29	10.245	10.075
2½	40	28.071	27.899	7½	13.33	9.585	9.915
3	33.33	23.450	23.278	8	12.50	9.006	8.837
3½	28.57	20.150	19.977	8½	11.76	8.497	8.346
4	25	17.673	17.502	9	11.11	8.043	7.874
4½	22.22	15.748	15.576	9½	10.52	7.638	7.468
5	20	14.207	14.036	10	10	7.273	7.121
5½	18.18	12.946	12.775	12	8.34	6.110	5.948

WHAT ONE DOLLAR WILL EARN IN ONE DAY.

Table giving the amount one dollar will earn in one day at the given rates, at simple interest, on a basis of 360 days to the year.

@ 3%	@ 4%	@ 5%	@ 6%	@ 7%	@ 8%	@ 10%	@ 12%
.0000833	.0001111	.0001388	.0001666	.0001944	.0002222	.0002777	.0003333

RULES FOR COMPUTING INTEREST.

To find the interest on a given sum for any number of days at any rate of interest, multiply the principal by the number of days, and divide that amount by the number opposite the rate corresponding, in the table.

At 3 per cent by 120
At 4 per cent by 90
At 5 per cent by 72
At 6 per cent by 60
At 7 per cent by 52
At 8 per cent by 45
At 9 per cent by 40
At 10 per cent by 36
At 12 per cent by 30
At 15 per cent by 24
At 20 per cent by 18

Interest Laws

OF UNITED STATES AND TERRITORIES.

The following is an abstract of the interest laws, statutes of limitations and damages on protested bills. Legal interest is that rate which is allowed by law, and each separate state or territory fixes its own rate and any amount greater than the fixed rate is called usury, but a foreign contract may be enforced in any state provided it conforms to the laws of the state wherein it was executed.

Alabama:—Legal rate of interest is 8%. Days of grace are allowed. The statutes of limitation on open accounts is 3 years, notes and contracts 6 years, and judgments 20 years. Damages for protested bills are: domestic, 5%; foreign, 10%. All interest is forfeited for usury.

Alaska:—Legal rate, 8%; allowed by contract, 10%: grace allowed; the entire debt is forfeited by usury; limitation on open accounts, 6 years: notes and contracts, 6 years: judgments 10 years.

Arizona:—Legal rate of interest, 10%: contracts in writing may be made for any rate, and it may be contracted that if the interest is not paid when due it shall become part of the principal and thereafter bear interest at the same rate as the principal debt: grace allowed: limitation on open accounts, 3 years: notes or contracts, 5 years: judgments, 5 years; damages for protested bills, domestic and foreign, 10%.

Arkansas:—Legal rate, 6%: by contract, 10%: grace allowed: usury forfeits principal and interest; limitation on open accounts, 3 years; notes and contracts, 5 years; judgments, 10 years; damages for protested bills, domestic 6%, foreign 10%.

California:—Legal rate, 7%; contracts for any rate, simple or compound, are valid: limitation on open accounts, 2 years: notes and contracts, 4 years: judgments, 5 years; damages on protested bills, domestic 10%, foreign 15%.

Colorado:—Legal rate, 10%; any rate on contract: grace: limitation on open accounts, notes, contracts and judgments, 6 years: damages on protested bills, 10%.

Connecticut:—Legal rate, 6%: limitation on open accounts, notes and contracts, 6 years: judgments, 17 years; damages for protested bills, domestic 6%, foreign 8%.

Delaware:—Legal rate, 6%; usury forfeits contract; limitation on open accounts, 3 years: notes and contracts, 6 years: judgments, 20 years: damages for protested bills, domestic and foreign, 20%.

District of Columbia:—Legal rate, 6%: on contract, 10%: usury forfeits all the interest: limitation on open accounts, notes and contracts, 3 years; judgments 12 years; damages on protested bills, domestic 6%, foreign 10%:

Florida:—Legal rate, 8%; contracts, 10%: usury forfeits all interest: limitation on open accounts, 4 years: notes and contracts, 5 years; judgments, 20 years; damages for protested bills, 5%.

Georgia:—Legal rate, 7%; contracts, 8%; usury forfeits excess;

limitation on open accounts, 4 years; notes and contracts, 6 years; judgments, 7 years; damages for protested bills, 5%.

Idaho:—Legal rate, 10%: contracts, 18%; usury forfeits interest by tender; limitation on open accounts, 4 years; notes and contracts, 5 years; judgments, 6 years; damages on protested bills, domestic 15%, foreign 20%.

Illinois:—Legal rate, 6%: contracts, 8%: usury forfeits all interest: limitation on open accounts, 5 years; notes and contracts, 10 years; judgments, 7 years; damages for protested bills, domestic 5%, foreign 10%.

Indiana:—Legal rate, 6%: contracts, 8%; grace: usury forfeits excess: limitation on open accounts, 6 years; notes, contracts and judgments, 10 years; damages for protested bills, domestic 5%, foreign 10%

Iowa:—Legal rate, 6%: contracts, 10%; usury forfeits all interest; limitation on open accounts, 5 years; notes, contracts and judgments, 10 years; damages for protested bills, 5%.

Kansas:—Legal rate, 7%: contracts, 12%: usury forfeits excess; limitation on open accounts, 2 years: notes, judgments and contracts, 5 years; damages for protested bills, domestic 6%, foreign 10%.

Kentucky:—Legal rate, 6%: grace; usury forfeits excess; limitation on open accounts, 5 years: notes, contracts and judgments, 15 years; damages for protested bills, domestic 5%, foreign 10%.

Louisiana:—Legal rate, 5%; contracts, 8%; usury forfeits all interest; limitation on open accounts, 3 years; notes and contracts, 5 years; judgments, 10 years: damages for protested bills, domestic 5%, foreign 10%.

Maine:—Legal rate, 6%: contracts, any rate: grace: limitation on open accounts, notes and contracts, 6 years: witnessed notes, 20 years; judgments, 20 years: damages for protested bills, domestic 6%, foreign 10%.

Maryland:—Legal rate, 6%: usury forfeits excess: limitation on open accounts, notes and contracts, 3 years: judgments, 12 years; damages for protested bills, domestic 8%, foreign 15%.

Massachusetts:—Legal rate, 6%; contracts, any rate: limitation on open accounts, notes and accounts, 6 years: judgments, 20 years: damages for protested bills, domestic 5%, foreign 20%.

Michigan:—Legal rate, 7%: contracts, 10%; grace; usury forfeits excess: limitation on open accounts, notes, contracts, judgments, 6 years: damages for protested bills, domestic 5%, foreign 10%.

Minnesota:—Legal rate, 7%: contracts, 10%; parties paying a greater rate may within two years recover all interest back; all contracts whereby usury shall be reserved or taken are void, except as to bona fide purchasers of negotiable paper before maturity for value: grace: limitation on open accounts, notes and contracts, 6 years: judgments, 10 years; damages for protested bills, domestic 5%, foreign 10%.

Mississippi:—Legal rate, 6%: contracts, 10%: grace; usury forfeits interest: limitation on open accounts, 3 years: notes and

contracts, 6 years; judgments, 7 years; damages for protested bills, domestic 5%, foreign 10%.

Missouri:—Legal rate, 6%; contracts, 10%; usury forfeits all interest; limitation on open accounts, 5 years; notes and contracts, 10 years; judgments, 20 years; damages for protested bills, domestic 10%, foreign 20%.

Montana:—Legal rate, 10%; contracts, any rate; limitation on open accounts, 2 years; notes, contracts and judgments, 6 years; damages for protested bills, domestic 12%, foreign 20%.

Nebraska:—Legal rate, 7%; contracts, 10%; grace; usury forfeits all interest and costs; limitation on accounts, 4 years; notes, contracts and judgments, 5 years; damages for protested bills, domestic 6%, foreign 12%.

Nevada:—Legal rate, 10%; contracts, any rate; limitation on open accounts, 4 years; notes, contracts and judgments, 6 years; damages for protested bills, domestic 15%, foreign 20%.

New Hampshire:—Legal rate, 6%; usury forfeits three times the excess; grace; limitation on open accounts, notes and contracts, 6 years; judgments, 20 years; damages for protested bills, domestic 6%, foreign 10%.

New Jersey:—Legal rate, 6%; usury forfeits all interest and costs; limitation on open accounts, notes and contracts, 6 years; judgments, 20 years, 6 years in courts not of record; damages for protested bills, domestic 6%, foreign 10%.

New Mexico:—Legal rate, 6 %; by contract, 12%; usury is punished by a fine of from $25 to $100 and excess recovered back; limitation on open accounts, 4 years; notes and contracts, 6 years; judgments, 15 years; damages for protested bills, domestic 6%, foreign 12%.

New York:—Legal rate, 6%; usury forfeits excess; bonds, notes, etc., providing for a larger rate are void; limitation on open accounts, notes and contracts, 6 years; judgments, twenty years; damages for protested bills, 10%.

North Carolina:—Legal rate, 6%; by contract, 8%; grace; usury forfeits all interest and double amount paid may be recovered back; limitation on open accounts, notes and contracts, 3 years; judgments, 10 years; damages for protested bills, domestic 10%, foreign 20%.

North Dakota:—Legal rate, 7%; by contract, 12%; grace; usury forfeits all interest; limitation on open accounts, notes and contracts, 6 years; judgments, twenty years; damages for protested bills, domestic 2%, foreign 10%.

Ohio:—Legal rate, 6%; by contract, 8%; usury forfeits all over 6%; limitation on open accounts, 6 years; notes and contracts, 15 years; judgments, 5 years, but can be renewed; damages for protested bills, domestic 6%, foreign 10%.

Oklahoma:—Legal rate, 7%; by contract, 12%; usury forfeits all interest; limitation on open accounts, 3 years; notes and contracts, 5 years; judgments, 2 years; damages for protested bills, domestic 10%, foreign 15%.

Oregon:—Legal rate, 8%; by contract, 10%; usury forfeits the

sum lent, to the common school fund: limitation on open accounts, 1 year; notes and contracts, 6 years: judgments, 10 years; damages for protested bills, domestic 5%, foreign 10%.

Pennsylvania:—Legal rate, 6%; commission merchants and agents may contract with parties outside of the state for 7%; usurious interest cannot be collected: limitation on open accounts, notes and contracts, 6 years: judgments, 5 years; damages for protested bills, domestic 10%, foreign 20%.

Rhode Island:—Legal rate, 6%: by contract, any rate: grace; limitation on open accounts, notes and contracts, 6 years: judgments, 20 years: damages for protested bills, domestic 5%, foreign 20%.

South Carolina:—Legal rate, 7%: by contract, 10%: grace; usury forfeits interest: limitation on open accounts, notes and contracts, 6 years: judgments, ten years: damages for protested bills, domestic 10%, foreign 15%.

South Dakota:—Legal rate, 7%: by contract, 12%: contract for more than 12% forfeits all interest: grace: limitation on open accounts, notes and contracts, 6 years: judgments, 20 years: damages for protested bills, domestic 2%, foreign 10%.

Tennessee:—Legal rate, 6%: usury forfeits excess: limitation on open accounts, notes and contracts, 6 years: judgments, 10 years: damages for protested bills, domestic 3%, foreign 15%.

Texas:—Legal rate, 8%, by contract, 12%: grace: usury forfeits interest: limitation on open accounts, 2 years: notes and contracts, 4 years: judgments 15 years: damages for protested bills, 10%.

Utah:—Legal rate, 10%: by contract, any rate: limitation on open accounts, 2 years: notes and contracts, 4 years: judgments, 5 years: damages for protested bills, domestic 2½%, foreign 5%.

Vermont:—Legal rate, 6%: usury forfeits excess: limitation on open accounts, notes, contracts and judgments, 6 years; damages for protested bills, domestic 6%, foreign 10%.

Virginia:—Legal rate, 6%: usury forfeits interest: limitation on open accounts, 2 years: notes and contracts, 5 years: judgments, 10 years: damages for protested bills, domestic 3%, foreign 10%.

Washington:—Legal rate, 10%: contracts, any rate: grace: limitation on open accounts, 3 years: notes, contracts and judgments, 6 years: damages for protested bills, domestic 5%, foreign 10%.

West Virginia:—Legal rate, 6%: usury forfeits excess: incorporated companies may borrow money at higher rates: limitation on open accounts, 5 years: notes, contracts and judgments, 10 years; damages for protested bills, domestic 3%, foreign 10%.

Wisconsin:—Legal rate, 7%: by contract, 10%; usury forfeits all interest: limitation on open accounts, notes and contracts, 6 years; judgments, 20 years; damages for protested bills, 5%.

Wyoming:—Legal rate, 12%: by contract, any rate: limitation on open accounts, 4 years; notes, contracts and judgments, 5 years; judgments may be revived: damages for protested bills, 12%.

Notes.

Notes consist of three general classes, namely:

(1) Negotiable paper or personal securities.
(2) Bank notes.
(3) United States notes.

NEGOTIABLE PAPER.

Negotiable paper consists of promissory notes, bill of exchange and checks, whose value depends entirely on the financial reliability of the maker, the indorser or the acceptor, and pertains to all instruments in writing promising to pay a valuable consideration unconditionally, such as certified checks, indorsed note and notes made payable to the payee or bearer. The following are the general laws governing the execution, delivery and collection of negotiable paper, and the forms of a common or ordinary promissory note and a judgment note.

ORDINARY PROMISSORY NOTE.

$..... ..... 18....

..... after date ..... promise to pay to the order of ..... dollars, at ..... , value received, with interest at the rate of eight per cent per annum.

No..... Due .....

COGNOVIT OR JUDGMENT NOTE.

$..... ..... 18....

..... after date, for value received, ... promise to pay to the order of ..... dollars, with interest at the rate of ..... per centum per annum at ..... and ..... hereby authorize any attorney at law to appear in any court of record in the United States, after the above obligation becomes due, and waive the issuing and service of process and confess a judgment against ..... in favor of the holder hereof, for the amount then appearing due, together with costs of suit, and thereupon to release all errors and waive all right of appeal.

No..... [SEAL]

Due..... [SEAL]

LAWS OF NEGOTIABLE PAPER.

SEC. 1.—A bill of exchange is an unconditional written order from one person to another, directing him to pay a sum of money therein mentioned to a third person.

SEC. 2.—A promissory note is an unconditional promise in writing to pay a specified sum of money at a limited time, on demand, or at sight, to a certain person, his order, or the bearer.

SEC. 3.—A check is in effect a bill of exchange payable to order or bearer on demand.

SEC. 4.—The relative liabilities of the parties to a bill of exchange are as follows: the acceptor is primarily liable and is the principal; all the other parties are sureties for him, but are not co-sureties between themselves; each prior party is a principal. The parties to a bill of exchange are: (1) The one who executes it, the drawer; (2) The one on whom it is drawn, who is the drawee before he has accepted the bill and afterward is the acceptor; (3) The person to whom the bill is to be paid, the payee; (4) When the third person, or payee, assigns the bill to a fourth person, he becomes the principal and the fourth person the payee.

SEC. 5.—There are two kinds of bills of exchange, inland and foreign. A foreign bill of exchange is a bill drawn by a person in one state or country upon a person in another state or country. An inland bill of exchange is a bill drawn upon a person in the same state and is payable in the same state.

SEC. 6.—A note or bill of exchange given by an infant (anyone under twenty-one years of age) cannot be collected by law.

SEC. 7.—A married woman can incumber her personal estate by executing bills of exchange or promissory notes.

SEC. 8. The liability of an executor on a negotiable note, signed by him as executor and given in the discharge of such duties, holds him personally liable when in the hands of the third person, if such person received it before it became due, regardless of the assets of the estate for which he acts; but, if the note has not passed out of the hands of the first payee, the maker may show that there is, in fact, a deficiency in assets, therefore no consideration to support the note.

SEC. 9.—Any limitation embodied in a note renders it non-negotiable, to-wit: this note is subject to a certain contract, or, out of the estate of (any person), or payable at the happening of an uncertain event.

SEC. 10.—An agent can avoid all personal liability by signing a note or bill of exchange in such capacity, thus: sign employer's name, then his, as agent; or, the employer's name, per procuration, agent's name. This refers to a special agency, and to a general agency only where the agent is within the scope of his authority. When an agent executes contracts or notes without authority, he alone is responsible.

SEC. 11.—A person cannot be held liable when his name is forged to an instrument.

SEC. 12.—A note drawn by one partner and delivered to the payee, who sells or delivers it to a third party, who is the bona fide holder, will hold the other partner or partners liable.

SEC. 13.—A note made payable to the maker, or to the order of a fictitious person, and afterward negotiated, shall have the same effect and be of the same validity as against the maker and all persons interested, as if payable to bearer.

SEC. 14.—A note made payable to bearer does not need an indorsement to make it negotiable; therefore, if the holder or payee of such a note indorses the same, it only makes him liable for the payment of the debt. It does not affect the negotiability of the note, but does add to the security.

SEC. 15.—The omission of the date of making a note has no effect on its validity, for it will be inferred that it was dated on the day it was made.

SEC. 16.—Where the amount mentioned in the margin and the amount mentioned in the body of the note differ, it will be construed that the amount written in the body of the note represents the value, for the amount exhibited in the margin is only a memorandum.

SEC. 17.—When a note is given in payment of an account, the account is settled; except when the note is lost, then recovery can be made on the original demand.

SEC. 18.—To recover on a lost note or bill of exchange, first prove the existence of such a note or bill, its amount, negotiability, ownership and loss, then execute a bond of indemnity for double the amount to the adverse party (or maker) against all costs and expense by reason of such note or bill of exchange.

SEC. 19.—The presumptions of law in favor of negotiable paper are: (1) A good consideration, until the contrary appears; (2) That the holder is the owner; (3) That, if indorsed, the indorsement was made before it became due; (4) That the party

in possession took the same in the usual course of business, for value; (5) That the maker of the note is primary debtor; (6) That the acceptor of a bill of exchange is liable thereon; (7) That indorsement means indorsement of the contract, and that the indorser will pay the amount of the note or bill himself.

SEC. 20.—The indorsement and transfer of a note over due operate as a renewal of the note, which then becomes payable, within a reasonable time, on demand.

SEC. 21.—When an indorser simply writes his name on the back of a negotiable paper, he indorses it in blank; then it is presumed to belong to the person holding the same. When the indorsement mentions the name of the person in whose favor it is made, it is an indorsement in full, and requires that person's signature for further transfer.

SEC. 22.—A third party (or innocent holder of negotiable paper) is not subject to the defense of usury and the usury laws.

SEC. 23.—A parole, or verbal, acceptance of a bill of exchange is not valid. It is not necessary to notify the drawer and indorsers of the non-acceptance of a bill of exchange. Their liability is not discharged.

SEC. 24.—If a note or bill specifies a place of payment, the demand should be made at the place specified.

SEC. 25.—As against the maker of a note or the acceptor of a bill of exchange, a demand is not necessary to perfect a right of action on the note or bill. As against the drawer or indorsers of a bill of exchange or the indorsers of a note, due demand for payment and notice of notice of non-payment are conditions precedent to the right of action; except when the maker of a note has absconded, or is a seaman on a voyage, or has no known place of residence or business, or where a maker after the making of a note and before its maturity has changed his residence permanently to another state.

SEC. 26.—A protest is a formal and solemn declaration in writing made by a notary, setting out a copy of the bill or referring to it as annexed and stating that payment or acceptance has been demanded and refused, the reason given for the refusal, if any, and the purpose and object of the protest.

Receipt.

FORM OF RECEIPT.

$..... ..... 18....

Received of ..... dollars,

as payment .....

A receipt should always state what the money was received for, and all moneys paid out should be receipted for. If this rule is followed and the receipts preserved, they will often save litigation.

Bill of Sale.

FORM OF BILL OF SALE OF GOODS OR PERSONAL PROPERTY.

Know all men by these presents, that I, ..., of ....., in the county of ..... and state of ....., in consideration of the sum of ..... dollars to me in hand paid by ....., of ....., county of....., state of ....., the receipt whereof is hereby acknowledged, have bargained, sold and delivered, and by these presents do bargain, sell and deliver unto the said ..... the following goods or chattels, to-wit: (here insert an accurate description of goods or property sold).

To have and to hold the said goods and chattels unto the said ....., his executors, administrators and assigns, to his and their own proper use and benefit forever, and I, the said ....., for myself and my heirs and assigns, do warrant that said bargained premises are free and clear from all incumbrances whatsoever, and will defend said premises from and against all persons whomsoever.

In witness whereof, I have hereunto set my hand and seal, this, the ..... day of....., 18....

..... [SEAL]

Contracts.

GENERAL FORM OF AGREEMENT OR CONTRACT.

This agreement made this ..... day of ...., 18...., between ...., of ...., county of .... and state of ...., party of the first part, and ...., of ...., county of ....., state of ...., party of the second part.

Witnesseth that the said party of the first part, in consideration of the covenants and agreements on the part of the party of the second part, hereinafter contained, doth covenant and agree to and with the said party of the second part, that (here state what the party of the first part is to do or has done,) and the said party of the second part, in consideration of the covenants on the part of the party of the first part, doth covenant and agree to and with the said party of the first part, that (here insert what the second party is to do).

Witness this, the aforesaid day, our hands and seals.

....

....

LAWS OF CONTRACTS.

SEC. 1.—A contract is an agreement upon sufficient consideration to do or not to do a particular thing.

SEC. 2.—There are two general classes of contracts: (1) Contracts by specialty or special contracts, which include contracts under seal or contracts of record; (2) Simple or common contracts, which include all contracts not under seal. Contracts are also distinguished as written or parole (verbal), express or implied, executed or executory.

SEC. 3.—The essentials of every valid contract are: (1) Parties who have a legal capacity to contract; (2) A sufficient legal consideration; (3) The assent of the parties; (4) Subject matter or the thing to be done, which must be in itself a legal act; (5) A contract by mail is complete as soon as an acceptance is deposited in the post office.

Lease.

SHORT FORM OF LEASE.

A lease made and executed between ..... , of the first part, and ..... , of the second part, this, the ..... day of ..... , 18.....

In consideration of the rents and covenants hereinafter expressed, the said part..... of the first part ..... demised and leased and do.... hereby demise and lease to the said part..... of the second part, the following premises, to-wit: (here insert description of the premises), with the privileges and appurtenances, for and during the term of ..... from the ....., which term will end ....., and the said part..... of the second part covenants that ..... will pay to the said part..... of the first part, for the use of said premises, ... rent of ..... dollars, to be paid ....., and provided said part ..... of the second part shall fail to pay said rent or any part thereof when it becomes due, it is agreed that said part..... of the first part may sue for same or re-enter in possession of said premises upon ..... days' notice to the said part..... of the second part. The part..... of the ..... part agrees to pay all ..... taxes to be assessed on said premises during said term. (Here insert such other conditions as may be agreed upon.)

The part..... of the second part covenant.... that at the expiration of said term ..... will surrender up said premises to the part..... of the first part in as good condition as now, necessary wear and damage by the elements excepted.

Witness this, the aforesaid day, our hands and seals.

....

....

Lease.

LAWS GOVERNING.

SEC. 1.—A lease is properly a conveyance of lands or tenements (usually in consideration of rent or other annual recompense), made for life, for years, or at will, but always for a less time than the lessor has in the premises.

SEC. 2.—All leases for more than one year must be in writing, and a lease of agricultural lands cannot be made for more than twelve years, if it reserves any rent or services of any kind.

SEC. 3.—The estate or interest a lessee has in the property before he actually becomes possessed of it by entry is an interesse termini, and such an estate or interest may be granted or transferred.

SEC. 4.—Any words showing the intention of the parties constitute a lease, but the proper words are demise, lease and to farm let, and in the assignment of a lease the proper words are, assign, transfer and set over.

SEC. 5.—Rent is a certain profit issuing out of lands and tenements corporeal.

SEC. 6.—The instrument creating a rent-charge must always contain a provision that the owner of the rent may, upon default of payment, enter upon said land and appropriate the personal property thereon to the payment of the amount due. A landlord or owner may recover such lands or tenements whenever they have been occupied by any person under any agreement not made by deed.

Deeds.

SEC. 1.—Property is divided in two classes: things real and things personal. Personal property consists of things movable, such as money, goods, etc. Real property consists of things substantial and immovable and the rights and profits annexed to or issuing out of them.

SEC. 2.—Real property are words used in law to express that kind of property which is known under the terms lands, tenements and hereditaments.

SEC. 3.—The word tenements is a word of more signification than land, and signifies everything that is holden, provided it be of a permanent nature. Hereditament is the most comprehensive word used in deeds, for it includes not only lands and tenements, but also whatever may be inherited.

SEC. 4.—Estate in land does not properly denote the land; it is the interest the owner has in the land.

SEC. 5.—A freehold estate is an estate of inheritance and for life, an estate in fee simple is the greatest estate of freehold, and an estate for the life of another the smallest.

SEC. 6.—An estate by the courtesy is a life estate or interest which the law gives to the husband in the land of which his wife was seized in fee upon her death, and dower is a life estate or interest which the law gives to a widow.

SEC. 7.—A deed is the conveyance by which the title to a freehold estate is conveyed, although the statutes apply the name of grant to such conveyances.

SEC. 8.—The requisites of a valid deed are: (1) Parties who are able to contract; (2) Subject matter; (3) A good and sufficient consideration; (4) That it be written or printed on paper; (5) That the matter be legally and orderly set forth; (6) That it be read, if desired; (7) That it be signed and sealed; (8) That it be acknowledged by a proper officer and, in most states, witnessed by disinterested parties; (9) That it be delivered; (10) That it be recorded in the proper county within the proper time.

SEC. 9.—A deed takes effect from the date of its delivery, not from the date of the instrument.

SEC. 10.—The failure to record a deed will render it void as against any subsequent purchaser in good faith and for a valuable consideration, of the same real estate or any portion thereof, whose conveyance shall first be duly recorded.

SEC. 11.—A deed cannot be altered after its execution.

SEC. 12.—A covenant is an express contract, and no covenants are implied. They must be written in the body of the instrument.

SEC. 13.—There should be no erasures or interlineations, but if unfavorable make note of it before the attestation of the witnesses. The date should be written out in words and in figures as a memorandum. The full names of the parties must be given.

SEC. 14.—The officer taking the acknowledgement should always certify to the personality of the grantor or grantors, and if an unmarried person it should be so stated.

SEC. 15.—If a deed is executed in one state and pertains to or conveys land in another state, it is sufficient that such an instrument conform to the laws of the state wherein it is executed; but the clerk must certify as to authority of the officer taking acknowledgment, and such certificate must be attached to the instrument that it may be recorded with it.

Mortgages.

SEC. 1.—Mortgages are of two kinds: (1) Real mortgages or mortgages of lands; (2) Personal mortgages or chattel mortgages.

SEC. 2.—A real mortgage is in substance a conveyance of lands by a debtor to his creditor, as a security for the repayment of a sum of money, with a proviso that such conveyance shall be void on payment of the money secured by it, with interest, on a day and date therein expressed.

SEC. 3.—The bond or note accompanying a real mortgage should be inserted in the body of the instrument.

SEC. 4.—No time should be lost in filing a mortgage for record in the proper office in the county and state wherein the land is located, notwithstanding that the laws of most states express fixed dates within which time real mortgages must be filed to make them valid as against subsequent claims.

SEC. 5.—Personal mortgages or chattel mortgages are in substance a bill of sale of the personal property therein described, containing a proviso that if the debt and interest is paid according to the tenor thereof the same shall be void.

SEC. 6.—A chattel mortgage should also contain restrictions as to the usage of the property when the same remains in possession of the grantor.

SEC. 7.—A chattel mortgage must be filed with the clerk of the township in the county and state wherein the property is held, and is void after one year from the date thereof. In most states, the old mortgage can be renewed by a sworn declaration on the part of the holder that the debt is as yet unpaid.

SEC. 8.—Property covered by a chattel mortgage can only be sold or removed by the written consent of the grantee.

Abstracts.

SEC. 1.—An abstract is a complete exhibition of the record of every instrument of record pertaining to or affecting the title of land, regardless as to whether any of such instruments, such as mortgages, mechanic's liens, judgments, pending suits, contracts, leases, etc., have been released or satisfied.

SEC. 2.—An abstract simply giving the transfers by deed is insufficient and is called a chain of title.

SEC. 3.—An abstract, in itself, is not always an abstract of perfect title.

SEC. 4.—A perfect title is an unbroken chain of valid instruments from the first to the last, or an unincumbered estate.

SEC. 5.—It must be remembered that it is not an abstracter's business to question a title or perfect it, unless so instructed by his client. The abstracter is paid to examine the records and exhibit every instrument as it is found on record.

SEC. 6.—The question as to whether a title is perfect must be decided by the purchaser or his attorney, before acceptance of the deed; otherwise, it is construed that he accepted the title as it was.

SEC. 7.—It must also be remembered that every attorney is not an abstracter, and there are very few who know how to make an abstract; therefore, it behooves the investor to employ reliability.

SEC. 8.—In most cases a reliable abstracter knows what constitutes a valid instrument and a defect or cloud upon the title, and his opinion can generally be relied upon; but owing to the great contention in law on such points, a purchaser cannot be too careful in his selection of an examiner to pass upon the title he is purchasing, unless he wishes to buy a lawsuit.

SEC. 9.—Never invest money in land without an abstract of perfect title produced by a reliable abstracter. You cannot borrow money of any substantial bank or loan company without furnishing the same. Then, you will be required to produce at your own expense that which you should have secured from your grantor.

Tables of Weights and Measures.

TROY WEIGHT.

24 grains make 1 pennyweight, 20 pennyweights 1 ounce, 12 ounces 1 pound. Used for weighing gold, silver and jewels.

APOTHECARIES' WEIGHT.

20 grains make 1 scruple, 3 scruples 1 dram, 8 drams 1 ounce, 12 ounces 1 pound. Ounces and pounds are same as Troy weight.

AVOIRDUPOIS WEIGHT.

27$\frac{11}{32}$ grains make one dram, 16 drams 1 ounce, 16 ounces 1 pound, 2000 pounds 1 short ton, 2240 pounds 1 long ton.

DRY MEASURE.

2 pints make 1 quart, 8 quarts 1 peck, 4 pecks 1 bushel.

LIQUID MEASURE.

4 gills make 1 pint, 2 pints 1 quart, 4 quarts 1 gallon, 31$\frac{1}{2}$ gallons 1 barrel, 2 barrels 1 hogshead.

TIME TABLE.

60 seconds make 1 minute, 60 minutes 1 hour, 24 hours 1 day, 7 days 1 week, 52 weeks 1 year, 365 days 1 year; in computing wages 26 days 1 month; in computing interest, 30 days 1 month, 360 days 1 year.

CIRCULAR MEASURE.

60 seconds make 1 minute, 60 minutes 1 degree, 30 degrees 1 sign, 12 signs or 360 degrees 1 circle. 1 degree of longitude makes 4 minutes difference in time.

MISCELLANEOUS.

3 inches 1 palm, 4 inches 1 hand, 6 inches 1 span, 18 in. 1 cubit.

SQUARE MEASURE.

144 square inches 1 square foot, 9 square feet 1 square yard, 30$\frac{1}{4}$ square yards 1 square rod, 160 sq. rods 1 acre, 640 acres 1 sq. mile.

CUBIC MEASURE.

1728 cubic inches 1 cubic foot, 27 cubic feet 1 cubic yard, 128 cubic feet 1 cord (wood), 40 cubic feet 1 ton (shipping), 2150.42 cubic inches 1 standard bushel, 268.8 cubic inches 1 standard gallon.

UNITS TABLE.

12 pieces make 1 dozen, 12 dozen 1 gross, 12 gross 1 great gross, 20 units 1 score.

Weight of Produce,

GIVING NUMBER OF POUNDS TO THE BUSHEL.

Wheat	60 lb	Dried apples	26 lb
Corn in the ear	70 lb	Clover seed	60 lb
Corn shelled	56 lb	Flax seed	56 lb
Rye	56 lb	Millet seed	50 lb
Buckwheat	48 lb	Hungarian grass seed	50 lb
Barley	48 lb	Timothy seed	45 lb
Oats	32 lb	Blue grass seed	44 lb
Peas	60 lb	Hemp seed	44 lb
White beans	60 lb	Fine salt	167 lb
Castor beans	46 lb	Coarse salt	151 lb
Irish potatoes	60 lb	Corn meal	48 lb
Sweet potatoes	55 lb	Ground peas	24 lb
Onions	57 lb	Malt	38 lb
Turnips	55 lb	Bran	20 lb
Dried peaches	33 lb		

One quart of wheat flour weighs one pound.
One quart of corn meal weighs eighteen ounces.
Ten medium sized eggs weigh one pound.

RULES FOR ASCERTAINING WEIGHT OF HAY IN MOW.

Timothy hay.—Multiply the height, in feet, by the width, this by the length, and divide this sum by 512,—gives the tons.

Clover hay.—Multiply the height, in feet, by the width, this by the length, and divide this sum by 729,—gives the tons.

RULES FOR MEASURING GRAIN IN BULK.

1.—To find the number of bushels of corn in the ear in a crib, multiply the length by the width of the crib, in feet, this by the height, and multiply this sum by eight-tenths (.8), which will give the number of bushels of ears in crib.

2.—To find the number of bushels of shelled corn it will make, multiply the length, breadth and width, as before mentioned, and divide this sum by two.

Rule first will apply to all grain in bins.

RULE FOR LOG MEASUREMENT.

To find the number of feet of lumber in any log, multiply the number of inches of diameter of small end by one half of itself, multiply this sum by the length of the log, in feet, then divide by twelve.

Table of Wages, on a Basis of Ten Hours per Day.

Per wk.	$1.00	$1.50	$2.00	$2.50	$3.00	$3.50	$4.00	$4.50	$5.00	$5.50	$6.00	$6.50	$7.00	$7.50	$8.00	$9.00	$10.00	$11.00	$12
½ hr.	.01	.01¼	.01⅜	.02	.02½	.03	.03⅛	.03¾	.04⅙	.04½	.05	.05½	.06	.06¼	.06⅜	.07½	.08⅓	.09	.10
1 "	.01⅜	.02½	.03⅓	.04⅙	.05	.06	.06⅜	.07½	.08⅓	.09⅙	.10	.11	.11⅜	.12½	.13⅓	.15	.16⅔	.18⅓	.20
2 "	.03⅓	.05	.06⅔	.08⅓	.10	.11⅜	.13⅓	.15	.16⅔	.18⅓	.20	.21⅜	.23⅓	.25	.26⅔	.30	.33⅓	.36⅔	.40
3 "	.05	.07½	.10	.12½	.15	.17½	.20	.22½	.25	.27½	.30	.32½	.35	.37½	.40	.45	.50	.55	.60
4 "	.06⅔	.10	.13⅓	.16⅔	.20	.23⅓	.26⅔	.30	33⅓	36⅔	.40	.43⅓	.46⅔	.50	.53⅓	.60	.66⅔	.73⅓	.80
5 "	.08⅓	.12½	.16⅔	.21	.25	.29⅙	.33⅓	.37½	.41⅔	.46	.50	.54⅙	.58⅓	62½	.69⅔	75	.83⅓	.91⅔	1.00
6 "	.10	.15	.20	.25	.30	.35	.40	45	.50	55	.60	.65	.70	.75	.80	.90	1.00	1.10	1.20
7 "	.11⅔	.17½	.23⅓	29⅙	.35	.41	.46⅔	.52½	.59⅓	64⅙	.70	.76	81⅔	.87½	.93⅓	1.05	1.16⅔	1.28⅓	1.40
8 "	.13⅓	.20	.26⅔	.33⅓	.40	.46⅔	.53⅓	.60	.66⅔	.73⅓	.80	.86⅔	.93⅓	1 00	1.06⅔	1.20	1.33⅓	1.46⅔	1.60
9 "	15	.22½	30	.37½	.45	.52½	.60	.67½	75	.82½	.90	.97½	1.05	1.12½	1 20	1.35	1.50	1 65	1.80
1 da.	.16⅔	25	.33⅓	.41⅔	.50	.58⅓	.66⅔	75	83⅓	.91⅔	1.00	1.08⅓	1 16⅔	1 25	1.33⅓	1.50	1.66⅔	1.83⅓	2.00
2 "	.33⅓	.50	.66⅔	83⅓	1.00	1.16⅔	1.33⅓	1.50	1 66⅔	1.83⅓	2.00	2 16⅔	2.33⅓	2.50	2.66⅔	3.00	3.33⅓	3.66⅔	4.00
3 "	.50	.75	1.00	1.25	1.50	1.75	2 00	2.25	2 50	2.75	3 00	3.25	3 50	3.75	4 00	4.50	5.00	5.50	6.00
4 "	.66⅔	1.00	1.33⅓	1.66⅔	2.00	2.33⅓	2.66⅔	3.00	3.33⅓	3.66⅔	4.00	4.33⅓	4.66⅔	5 00	5.33⅓	6.00	6.66⅔	7.33⅓	8.00
5 "	.83⅓	1.25	1.66⅔	2.08⅓	2.50	2.91⅔	3 33⅓	3.75	4.16⅔	4.58⅓	5.00	5.41⅔	5.83⅓	6.25	6.66⅔	7 50	9 33⅓	9.16⅔	10 00
6 "	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50	8 00	9.00	10.00	11.00	12.00

Price of Commodities Sold by the Ton.

Reference table for hay and other commodities sold by the ton, based on two thousand pounds per ton.

Pounds.	$ .25	$ .50	$ 1.00	$ 2.00	$ 3.00	$ 5.00	$ 6.00	$ 7.00	$ 8.00	$ 9.00	$ 10.00	$ 11.00	$ 12.00	$ 13.00	$ 14.00	$ 15.00	$ 16.00	$ 17.00	$ 19.00	$ 20.00
3						.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.02	.03	.03	.03
7				.01	.01	.02	.02	.02	.03	.03	.04	.04	.04	.05	.05	.05	.06	.06	.07	.07
10			.01	.01	.02	.03	.03	.04	.04	.05	.05	.06	.06	.07	.07	.08	.08	.09	.10	.10
20		.01	.01	.02	.03	.05	.06	.07	.08	.09	.10	.11	.12	.13	.14	.15	.16	.17	.19	.20
30		.01	.02	.03	.05	.08	.09	.11	.12	.14	.15	.17	.18	.20	.21	.23	.24	.26	.29	.30
50	.01	.01	.03	.05	.08	.13	.15	.18	.20	.23	.25	.28	.30	.33	.35	.38	.40	.43	.48	.50
70	.01	.02	.04	.07	.11	.18	.21	.25	.28	.32	.35	.39	.44	.46	.49	.53	.56	.60	.67	.70
80	.01	.02	.04	.08	.12	.20	.24	.28	.32	.36	.40	.44	.48	.52	.56	.60	.64	.68	.76	.80
90	.01	.02	.05	.09	.14	.23	.27	.32	.36	.41	.45	.50	.52	.59	.63	.68	.72	.77	.86	.90
100	.01	.03	.05	.10	.15	.25	.30	.35	.40	.45	.50	.55	.60	.65	.70	.75	.80	.85	.95	1.00
200	.03	.05	.10	.20	.30	.50	.60	.70	.80	.90	1.00	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.90	2.00
300	.04	.08	.15	.30	.45	.75	.90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25	2.40	2.55	2.85	3.00
400	.05	.10	.20	.40	.60	1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	2.60	2.80	3.00	3.20	3.40	3.80	4.00
500	.06	.13	.25	.50	.75	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.25	3.50	3.75	4.00	4.25	4.75	5.00
600	.08	.15	.30	.60	.90	1.50	1.80	2.10	2.40	2.70	3.00	3.30	3.60	3.90	4.20	4.50	4.80	5.10	5.70	6.00
700	.09	.18	.35	.70	1.05	1.75	2.10	2.45	2.80	3.15	3.50	3.85	4.20	4.55	4.90	5.25	5.60	5.95	6.65	7.00
800	.10	.20	.40	.80	1.20	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	5.20	5.60	6.00	6.40	6.80	7.60	8.00
900	.11	.23	.45	.90	1.35	2.25	2.70	3.15	3.60	4.05	4.50	4.95	5.40	5.85	6.30	6.75	7.20	7.65	8.55	9.00
1000	.13	.25	.50	1.00	1.50	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.50	10.00
1100	.14	.28	.55	1.10	1.65	2.75	3.30	3.85	4.40	4.95	5.50	6.05	6.60	7.15	7.70	8.25	8.80	9.35	10.45	11.00
1200	.15	.30	.60	1.20	1.80	3.00	3.60	4.20	4.80	5.40	6.00	6.60	7.20	7.80	8.40	9.00	9.60	10.20	11.40	12.00
1300	.16	.33	.65	1.30	1.95	3.25	3.90	4.55	5.20	5.85	6.50	7.15	7.80	8.45	9.10	9.75	10.40	11.05	12.35	13.00
1400	.18	.35	.70	1.40	2.10	3.50	4.20	4.90	5.60	6.30	7.00	7.70	8.40	9.10	9.80	10.50	11.20	11.90	13.30	14.00
1500	.19	.38	.75	1.50	2.25	3.75	4.50	5.25	6.00	6.75	7.50	8.25	9.00	9.75	10.50	11.25	12.00	12.75	14.25	15.00
1600	.20	.40	.80	1.60	2.40	4.00	4.80	5.60	6.40	7.20	8.00	8.80	9.60	10.40	11.20	12.00	12.80	13.60	15.20	16.00
1700	.21	.43	.85	1.70	2.55	4.25	5.10	5.95	6.80	7.65	8.50	9.35	10.20	11.05	11.90	12.75	13.60	14.45	16.15	17.00
1800	.23	.45	.90	1.80	2.70	4.50	5.40	6.30	7.20	8.10	9.00	9.90	10.80	11.70	12.60	13.50	14.40	15.30	17.10	18.00
1900	.24	.48	.95	1.90	2.85	4.75	5.70	6.65	7.60	8.55	9.50	10.45	11.40	12.35	13.30	14.25	15.20	16.15	18.05	19.00

Facts Worth Knowing.

That it is a disgrace to be illiterate.

That successful men profit by the experience of others.

That there are always two sides to every question.

That your own pleasure is second to be considered.

That everyone has troubles of his own.

That a man cannot be a successful business man and a society man.

That no business is substantial without a real foundation.

That you must push your business and not wait for it to push you.

That sound travels 743 miles per hour (and a ruse is not excepted).

That there are at least 10,000,000 nerve fibers in the human body, and a successful man uses all of them.

That one inch of rain means 100 tons of water on every acre, whether owned by rich or poor, just or unjust.

That the dark ages were from the sixth to the fourteenth century, not now.

That you are at a great disadvantage when brooding over trouble or when you lose your temper.

That wool is manufactured into 32,000 different kinds of goods, and it takes money to buy them.

That the value of a ton of pure gold is $602,799.21, and it is not what you earn but what you save.

That money thrown off, or given in a business transaction, is accepted as such, and never appreciated as a present. Make your presents outright.

That business before pleasure does not mean to work an hour in the morning and then attend a raffle the rest of the day, but attend to business at the right time in life and the pleasure will come the latter part of life.

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